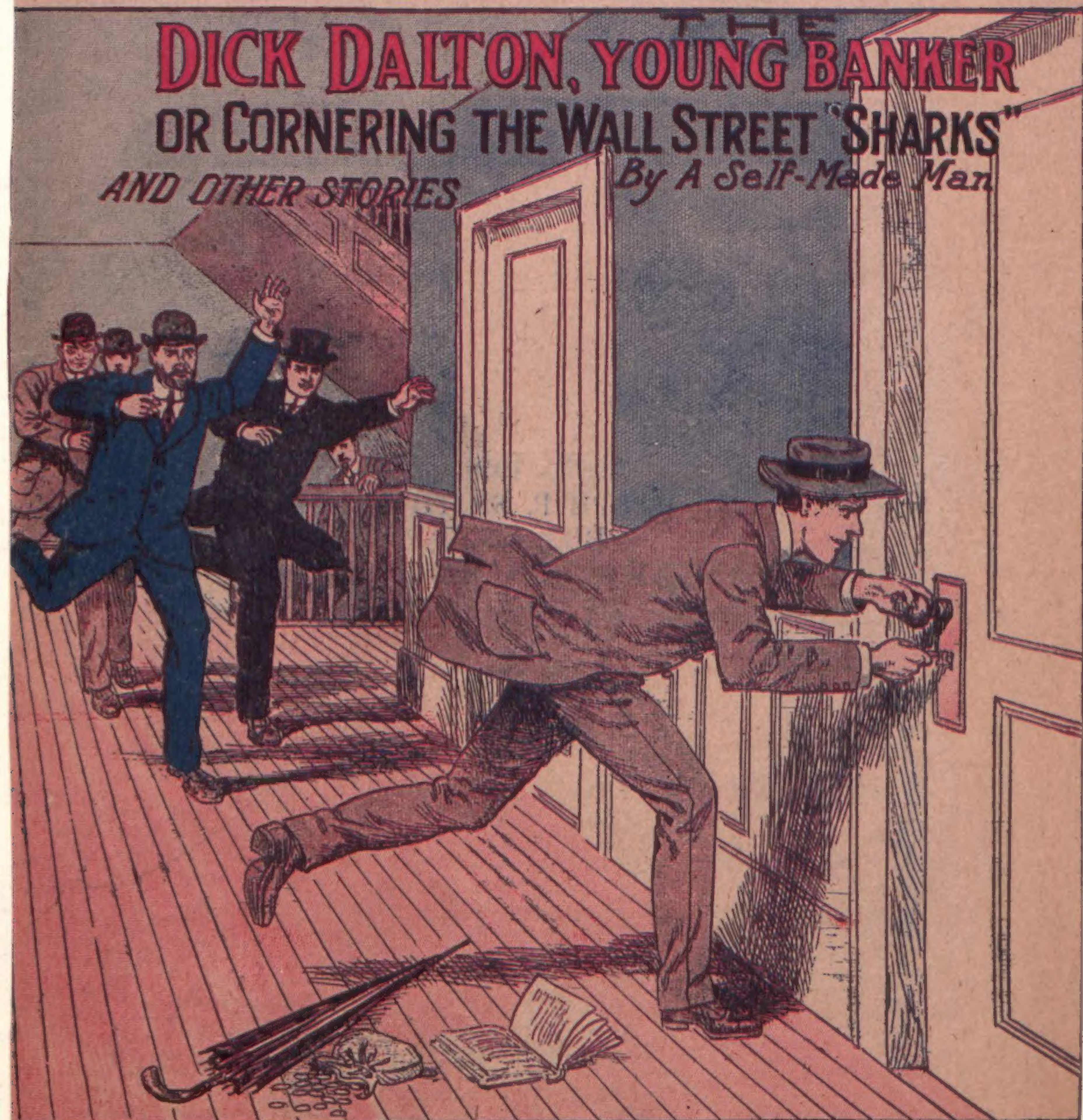


FAME ^{AND} FORTUNE WEEKLY.

STORIES OF
BOYS THAT MAKE MONEY.

DICK DALTON, YOUNG BANKER
OR CORNERING THE WALL STREET 'SHARKS'
AND OTHER STORIES *By A Self-Made Man*



Reaching the door of his office, Dick dropped his book, money bag and umbrella, and stuck the key in the keyhole. The pursuing crowd came running down the hall shouting to him to stop. But the young banker opened the door

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FAME AND FORTUNE WEEKLY

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Dick Dalton, Young Banker Or, CORNERING THE WALL STREET "SHARKS"

BY A SELF-MADE MAN

CHAPTER I.—What Dick Found at the Bank.

"Is dinner ready, aunt?" asked Dick Dalton, coming into the sitting room where Mrs. Harvey, wife of John Harvey, a Wall Street banker, was standing at the window, looking anxiously down the street.

"Yes, it's ready; but I'm waiting for your uncle," said the lady.

"Hasn't he got home yet?" said Dick.

"No, and I can't imagine what is detaining him. Do you know any reason why he should be late to-night?"

"Yes, I meant to tell you when I came in, but forgot after I went to my room. He usually leaves the bank about four, you know, but at three a messenger brought him a note from a Captain Baxter, who arrived this morning in his ship from Cape Town, South Africa. The captain informed uncle that he had a large sum in English gold notes which he wishes turned into American money and deposited to his credit in our bank. He said he was recommended to uncle by an old friend he met at Cape Town. Captain Baxter said that owing to business connected with his vessel, which is at Quarantine, he would be unable to reach the bank until about five o'clock, and asked uncle, as a particular favor, to wait for him, as he would bring the money with him, and he didn't want to take the risk of carrying it on his person until the morning. Of course, uncle was willing to oblige a new depositor of such importance, so he remained at the bank to meet the captain. As the cashier leaves at five I told my uncle that I would stay till he was ready to go home. He said it was not necessary, as he did not expect to remain longer than half-past five if the captain was on time. As he hasn't got home yet, I should judge that our new depositor was considerably behind time."

"I wish he would come," said Mrs. Harvey, in a nervous tone. "I don't like to have him stay downtown so late."

Dick enjoyed special facilities in learning the ins and outs of the banking business, so far as his uncle carried it on, and he was pretty efficient by this time, all things considered. He hoped some day to succeed his relative in the business, or become the junior partner of the establishment. To that end he let nothing get by him in the line of business, and Mr. Harvey was well pleased with the progress he made and the ambition he showed. Dick's father and mother were in Europe, at a German watering-place, where Mr. Dalton was taking an extended course of baths for his health.

The boy ate his dinner leisurely, and thirty minutes passed since he sat down, yet his uncle failed to come home, and Mrs. Harvey never left the window. When he re-entered the sitting room his aunt said:

"Something must have happened to John. He never would remain out so long as this without notifying me. You'll have to go down to the office, and if he isn't there you must try and trace him up."

"He wouldn't be at the office up to this hour, aunt! He may have taken the captain to some restaurant and treated him to dinner. That would delay him more than an hour in addition to the time he put in at the office with the new depositor," said Dick.

"If he did anything like that he would surely have sent me word," said Mrs. Harvey.

Dick had to admit that such would naturally have been his uncle's course. The fact that Mr. Harvey hadn't done so looked strange even to him. The only conclusion he could reach was that the messenger must be on the way, and he suggested as much to his aunt.

"How long ought it take a messenger to come here from Wall Street?" she said.

"Not over an hour. I could make it in three quarters."

"It is seven o'clock now. Don't you think the boy ought to have been here before this if he was coming?"

"It all depends on when uncle sent the message, if he did send one."

"Surely he would have sent it before six."

"I guess I'd better go downtown and look for him," said the boy.

"I wish you would. You'll go to the office first, won't you?"

"Yes; the janitor of the building, if he is still there, may be able to give me a line on how long uncle remained in the office, but, of course, he would have no idea where he went after leaving the place."

"If he isn't at the office where will you go to look for him?"

"To the various restaurants in the neighborhood I think he would be likely to patronize, and to the Astor House."

Mrs. Harvey said no more, and Dick, putting on his hat, left the house. He walked to the nearest Third avenue elevated station and took a South Ferry train. Inside of half an hour he got out at Hanover Square station, which was quite deserted at that hour, and walked up to Wall Street. A walk of a block and a half brought him to the office. As he expected, the

door was locked and the bank appeared to be deserted as it always was after five o'clock. Dick looked through the big plate-glass window, but the screen that shut off the counting-room, where he and the white-headed cashier named Matthew Bramble worked, from the passersby prevented him from seeing anything beyond, except the gleam of the electric bulb which hung in front of the big safe vault.

Now, this screen should not have been up after five o'clock. Dick knew that the old cashier was methodical and exact in all his doings. Never, during his three years' experience at the office, had he known Matthew Bramble to fail to leave the screen down. He had take it down to remove the collection of money, and there was no reason at all why he should replace it.

The fact that the screen was up struck Dick as decidedly queer. He determined to enter the bank and take it down, and then make an investigation, though he scarcely expected to find anything wrong. He tried the door first and found it locked. He unlocked it and walked in. Then he looked through the cashier's window at the safe. The door was shut and it appeared to be all right. The door of his uncle's private room at the back was shut. Dick knew that the janitor usually shut it when he got through cleaning up.

From the appearance of the counting-room it was clear that the janitor had swept and dusted the place. The door leading into the counting-room was locked, as it should have been. Dick let himself in with his key, and as he was close to the private room door, he opened it and looked in. The place was dark, yet not so dark but Dick could see something like a human form in the pivot chair before the closed desk. Could it be his uncle? Dick hesitated but a moment, then stepped forward and turned on the electric bulb, throwing a flood of light about the room. His worst fears were realized. His uncle lay back in the chair and, what was worse, there was an injury on the side of his head.

Was he dead—murdered—right in the heart of Wall street? It looked like it, for his face was white and ghastly.

"My heavens, this is terrible!" exclaimed the boy, and he instinctively thought of his aunt, whom he loved dearly, waiting anxiously at home for the belated return of the husband whom she might never look upon again alive.

CHAPTER II.—Beginning an Investigation.

Dick placed his hand on his uncle's heart. He expected to find no response, but he was wrong—Mr. Harvey's heart was beating, though very faintly. In a moment the boy was full of action. He rushed into the telephone booth, turned on the electric light, opened the telephone directory, and looked for the number of the Chambers Street Hospital. As soon as he found it he called up Central and gave the number. He was told that the wagon would be sent immediately. Dick knew that the vehicle was always kept hitched up, ready for the surgeon and driver to jump on

it, and expected it would soon arrive. He returned to his uncle and, lifting him up, placed him in an easier position, then he got a towel and gently washed the clotted blood away. This resulted in the wound bleeding afresh. His uncle moaned and showed other signs of life, but none of returning consciousness. Dick bound his head up with the towel and then went to the telephone again. He called up police headquarters, notified the officer who answered him that his uncle, Banker Harvey, had been perhaps fatally wounded in his office, some time between five and half-past seven o'clock, and asked that a detective be sent right away to look into the case. As he hung up the receiver he heard the galloping of a horse, the clang of a bell and the rattle of wheels coming down the street.

He ran to the door and saw that it was an ambulance. He stepped out on the sidewalk and shouted to the driver. That individual steered up alongside the curb and the surgeon hopped off from behind, with his bag in his hand.

"Follow me," said Dick.

He took the surgeon into the inner office and told him how he had found his uncle. The surgeon carefully examined the wound and pronounced it not dangerous of itself, but said other indications showed that the banker was suffering from concussion of the brain, or something akin to it.

"I'll have to take him to the hospital, for I can do nothing for him here. The house surgeon must examine him at once, for he looks to be in a critical condition."

"I notified headquarters and an officer is coming down here to investigate the matter. Doubtless he'll call at the hospital after he has interviewed me," said Dick.

"I'll bring the stretcher in to carry him out on," said the surgeon, starting for the door.

In a few minutes he returned, accompanied by the driver and a stretcher. They lifted the unconscious banker on it, placing an air pillow under his head, and wrapping a blanket around him, after which they carried him out and put the stretcher, with its burden, into the ambulance. Then the vehicle drove off after Dick had supplied the surgeon with Mr. Harvey's name, home address, age and one or two other particulars. Dick stood on the sidewalk, decidedly down at the mouth, and watched the wagon disappear at a moderate pace up the street. At that moment a man came walking down Wall street. He was below the average height, thickset and was dressed in a business suit. He stopped in front of Dick and the night officer.

"This is Banker Harvey's place, I believe?" he said.

"Yes, sir," replied Dick. "Are you from 300 Mulberry?"

"I am. I want to see the party who telephoned headquarters about an assault on Banker Harvey."

"I am the person."

"Your name is Richard Dalton, then?"

"That's right."

"You are the nephew of the banker?"

"I am."

"Is he dead?"

"I hope not. He was taken to the hospital a little while ago."

"Chambers Street?"

"Yes."

"We will go in the office and I will hear the facts and look at the place where the assault was committed."

After the usual search made by detectives, he asked Dick to accompany him to the hospital. At the hospital they learned that the wounded man's condition was very critical, but beyond saying he was still unconscious the house surgeon would express no opinion on the case. The detective took him aside, revealed his calling and got certain particulars. When they came out on the street the officer told Dick that he had better go home and break the news to his aunt.

"I'm going to investigate this sea captain," he said. "We have no evidence so far that he kept his engagement with Mr. Harvey. I must see what facts I can get from him. It is quite possible that somebody learned that he was bringing ashore a large sum of money and followed him, with evil intent. Falling of a safe opportunity, the man shadowed him to the bank. Judging that the captain had turned the money over to the banker, he altered his plans, suffered the captain to depart, and then entered the bank and attacked Mr. Harvey, possibly securing the money before your uncle could lock it up for the night. That is merely a theory, and there may be nothing in it. The captain, however, appears to be a very important link in the matter, and I propose to see him next."

The detective bade Dick good night, told him he'd see him at the bank in the morning, and went away. Dick went home with a heavy heart to carry the bad news to his aunt.

CHAPTER III.—The Missing Bank of England Notes.

Dick found his aunt in a fever of anxiety over her husband. She looked at him with fear in her eyes when he entered the sitting room.

"You have learned nothing," she said, the tears starting to her eyes.

"You are wrong, aunt," replied Dick. "I found uncle at the bank."

"Ah!" she cried, with a look of great relief.

"But I regret to say that I found him unconscious."

"Unconscious!" she exclaimed, her face paling again.

"From a wound inflicted on his head by some party unknown. He is now in the Chambers Street Hospital, and the house surgeon's report is not encouraging."

Mrs. Harvey was overcome with grief. Dick did his best to comfort her, but did not succeed very well. She insisted on going to the hospital, though the boy said she would not be admitted beyond the office.

Dick accompanied her and they reached the hospitable about eleven. Mrs. Harvey had considerable trouble in getting an interview with the night surgeon, and when he came he would say hardly anything beyond making the admission that the banker was still alive. She was told to come in the morning and see the house surgeon. She could not see her husband without his permission. Under these circumstances Dick took his aunt home in a cab in a state of semi-

collapse, and he deemed it best to stop at the family doctor's on the way. Dick reached Wall Street at half-past eight next morning. A brief story of the assault on Banker Harvey was in all the morning papers, and Dick found several people standing in front of the bank window, looking in. It was the usual morbid curiosity that certain people exhibit on such occasions. The boy let himself in, took a general survey of the counting-room and then entered his uncle's room. He sat down in the pivot-chair to await the arrival of the cashier.

If the detective had not called on Mr. Bramble at his home the cashier would learn the unfortunate facts from the morning newspaper, and Dick knew he would be greatly disturbed over the affair. While he sat swinging around in the chair, Dick noticed a small, bright object peeping out from under one end of the desk. He picked it up and found that it was the stone from a seal ring. In color it was a deep pink, and the flat side bore the sunken letter B. Dick wondered how it had come there. The man who had assaulted his uncle might have lost it in the room, or some visitor might have dropped it during the day. After studying it for a while, Dick put it in his pocket. He intended to show it to the detective when he called again. In a few minutes the cashier came in.

"This is a terrible matter, Dick," he said, in a disturbed tone.

"Yes, sir, it is."

"The paper states that it was you who discovered your uncle in the office?"

"Yes, sir. I came downtown to hunt him up when he failed to reach home in time for dinner. My aunt was naturally very anxious over his absence."

"I left him waiting for Captain Baxter, the new depositor, who was bringing quite a sum of money to deposit with us."

"You went away at your usual time."

"Yes. I told him I would remain and help him with the business, but he did not think it was necessary."

"Everything is all right with the safe, isn't it?" added the boy.

"Yes, though the time-lock was not set. I left that for Mr. Harvey to do after he locked up the money he expected to receive."

"I thought it wasn't set. However, I'm glad no robbery was committed. That would place us in an embarrassing position, and would cause uneasiness among our depositors. As it is, we are likely to have a bunch of visitors to-day, inquiring about the matter, for the natural impression will prevail that robbery was the motive of the attack on my uncle."

"If it was, it failed," replied the cashier.

"So far as our own funds are concerned, yes, but the detective who is on the case has a theory that perhaps the new depositor was followed here from his vessel by some one who contemplated robbing him on the way, and failing to do so before the money was turned over to my uncle; that he slipped into the bank, struck Mr. Harvey down before he locked up the cash, and got away with the plunder," said Dick.

The cashier looked grave at that.

"The bank would be responsible for the money,

and if it was a large sum, its loss would put us in a serious predicament," he said.

"That's right," nodded Dick. "I trust that the detective's theory will not prove the right one."

He started in to lay out the display of notes and gold coin in the window, meeting the curious gaze of many idlers, and when he had it all placed he put up the screen, which was fitted with a sliding door. When Dick took up his duty at the books he found the cashier in conversation with one of their depositors whom he was assuring that no robbery had been committed. The gentleman went away satisfied. Business was in full swing when the detective came on the scene. Dick admitted him to the private room and introduced him to the cashier.

"You'd better attend to him, Dick," said Mr. Bramble. "I can't leave the counter."

"Have you seen Captain Baxter?" asked the boy of the officer.

"I have. He says he called at the bank a little after six, met Mr. Harvey and deposited with him the sum of \$20,000 in English Bank of England notes. He showed me the bank book with the entry, which he says Mr. Harvey figured out according to the prevailing rate of exchange."

"Gosh!" exclaimed Dick greatly taken back by the news. "We found no English money with a deposit slip in the safe when the cashier opened it. If my uncle received \$20,000 from the captain, then your original theory seems to have some foundation in fact. Captain Baxter must have been followed to Wall street by some rascal who afterward succeeded in getting into the bank before my uncle could lock the money up. He then attacked Mr. Harvey, struck him senseless, and got away with the Bank of England notes. It is very important that we should get the numbers of those notes with as little delay as possible. The captain ought to have the list."

"I mentioned that fact to him," replied the detective. "He acknowledged that he had had the numbers, but said that he turned the list over to Mr. Harvey with the notes. He said that was customary."

"By the way, I found this under the edge of my uncle's desk this morning," said Dick, producing the stone seal. "It is the setting of a seal ring and bears the initial B. It must have fallen out of a ring, and belongs to some visitor my uncle had during the day. It might possibly be the property of Captain Baxter. The letter stands for his name."

The detective looked at it intently, a curious smile flitted across his face for an instant, and he put the stone in his pocket. Without knowing it, Dick had furnished the officer with a valuable clue.

"Where did you meet the captain? Aboard his vessel?" asked Dick.

"No: at the Astor House, where he stopped last night."

"I suppose you'll try and find the rascal you believe followed the captain to the bank?"

The detective smiled enigmatically, but made no reply. After a moment's silence he said:

"I think you had better come with me to the hospital. I would like to learn if that list of the English notes is in his clothes."

"I will go with you. Excuse me a moment," said Dick.

He went into the counting-room and told the

cashier the news about the missing deposit of \$20,000, proof of which Captain Baxter had in the bank book given him by Mr. Harvey.

"That's bad," said Mr. Bramble, shaking his head. "Very bad indeed. The captain can legally hold the bank for the money."

"I am afraid he can," admittedly. "Twenty thousand dollars is a lot of money for my uncle to lose. I hope, however, that the guilty man will be caught and his plunder recovered. I am going over to the hospital with the detective to get the key of my uncle's desk and also to see if the list of numbers of the stolen notes is in his pocketbook. If it is, we'll have it printed and sent all over the country, and also to Canada and England, which will make it difficult for the thief to realize on the notes. That's an advantage one has in tracing English paper money that does not exist with our currency."

Dick and the detective went over to the hospital. Mrs. Harvey was there and had been admitted to the ward where her husband lay unconscious. Dick and the officer got no farther than the office. The boy stated the object of his visit and an attendant was sent to look up the articles. He returned in a little while with the bunch of keys and the pocketbook. Dick searched the latter for the list, but it was not to be found.

"I didn't think you'd find it," said Detective Dolan.

Dick signed a receipt for the articles and took them away. He and the detective parted on Broadway, the boy returning to the bank.

CHAPTER IV.—The Arrest.

When Dick reached the office he turned the keys and his uncle's pocketbook over to the cashier and returned to his work, after telling Mr. Bramble that the list of English notes he had hoped to find was not in the latter. When Dick got home that afternoon, late, he found his aunt very much depressed, although the house surgeon at the hospital had told her it was possible that her husband would not die, after all. An operation had been performed on him that afternoon and a piece of bone which had been pressing on the brain removed. The result of this was that the banker came out of his comatose state, but he did not recognize his wife on her afternoon visit, nor did he appear to be sensible of his position. About eleven next morning, a man with an indefinable smack of the sea about him came into the bank and introduced himself as Captain Baxter.

Mr. Bramble received him in the private room, and during the interview, in the course of which the captain produced the bank book given him by Mr. Harvey, the cashier admitted the liability of the bank with respect to the sum of \$19,500 odd credited on the book in Mr. Harvey's handwriting.

The fact that the Bank of England notes you turned in have disappeared is the bank's loss, not yours, Captain Baxter, so I will honor any check of yours up to the limit of your deposit," said Mr. Bramble.

"All right," said the captain, with a smile of

satisfaction. "Then you will oblige me with one of your check books for my convenience."

"Certainly, sir," and the cashier got one for him.

The captain put the check book in his pocket and went away.

"I can't say that I fancy our new depositor much," said Dick, to the cashier.

"Sea captains are different from shore folk," said Mr. Bramble.

The cashier went over to wait on a customer. An hour later the detective appeared.

"Do you know," said Dick, "that I think the man who dropped that seal stone out of his ring was Captain Baxter?"

"How came you to fix upon the captain?" said the officer.

"He wears a similar kind of ring on his scarf."

"I observed that fact during my interview with him. So he has been in here?"

"Yes. He came in to establish his right to the \$20,000 and to get a check book."

"You have admitted his right to the money, I suppose?"

"We were obliged to, as he showed Mr. Bramble his bank book with the credit entered in my uncle's own handwriting."

"That was pretty good evidence," chuckled the officer.

"It would stand in any court. Well, have you found any clue yet to the man who struck my uncle?"

"He'll be in jail probably within twenty-four hours."

"Ha!" cried the boy. "Then you know who he is?"

"I've got him spotted," said Officer Dolan.

"I call that going some. It will be fine if we can get those notes, or a large part of them, back."

"Don't worry about the notes," said the detective. "You'll never recover them. That, however, is immaterial if you are not called on to make them good."

"Why won't we have to make them good when we've admitted the bank's liability to Captain Baxter?"

"Probably you'll know why by this time to-morrow."

"Shall we?"

"When the hand of the law is on the guilty man's shoulder."

"You seem certain of your man."

"I wish I was as certain of making one thousand dollars."

Dick went into the telephone booth connected with the hospital and asked how Banker Harvey was doing. He learned that his uncle was stronger and that the head surgeon expected to pull him through.

"Is Mrs. Harvey at the hospital?" Dick asked.

"Yes."

"Has Mr. Harvey recognized her?"

"No. His mind remains a perfect blank."

Dick told the cashier the latest news from the hospital.

"My uncle seems to be coming on all right, except in his head," he said.

"I dare say his mind will reassert itself in due time," replied Mr. Bramble.

Nothing happened for another day, then about noon Captain Batxer walked into the bank to

cash a check. There was a line of people at the window, waiting either to draw money or deposit it, and the captain took his place at the end of it. At that moment Detective Dolan walked in, knocked at the counting-room door, and was admitted.

"I see your new depositor, the captain, is waiting in line to draw some money," he said, in an offhand tone.

"Is he?" replied Dick.

"I think you had better invite him in. I should like to see him in the private room."

Dick walked out into the corridor and beckoned to the captain of the Fleetwing.

"Good morning, Captain Baxter!" he said. "Come to draw some money?"

"Yes. A few dollars," replied the skipper.

"Step inside and I'll attend to you," said Dick.

Captain Baxter walked in, and Dick asked him to step into the office.

"Take a seat, captain. You've met this gentleman before, I believe?" he said, indicating the detective.

"I have," answered the captain, with a frown.

"Let me have your check and I will get the money for you," said Dick. "Endorse it, please."

Captain Baxter did so and handed him the check.

"Nice day, Captain Baxter," said Dolan, as Dick left the room to get the money for the new depositor.

"Yes," replied the skipper shortly.

"I suppose you will be glad to hear that Mr. Harvey will not die, after all, from the effects of his wound."

"I thought——" he began.

"He was slated for a coroner's inquest, eh?" said the detective. "He has escaped it by a very narrow margin."

"Has he told——"

"Who struck him down and took the notes that you had just deposited with him? No. I fear it will be a long time before he will be able to do that."

"Why?"

"Because the cowardly blow has made a blank of his brains."

"Oh!" ejaculated the skipper, with a look of relief.

"Nevertheless. I expect soon to lay my hand on the man guilty of the crime."

"Have you a clue to him?" asked Captain Baxter.

"I've been working on a clue for several days," said the detective. "By the way, that's a handsome ornament you wear in your tie."

"Humph!" said the captain.

"You had the mate of it, didn't you, when you called on Mr. Harvey?"

"What do you mean?"

"You had a ring on your finger exactly like it."

"Not at all, sir."

"Then this stone isn't your property?" asked Dolan, showing him the seal stone Dick had picked up from under his uncle's desk on the morning after the crime. "It matches the one in your tie exactly."

The captain drew a long breath as he looked at it.

"No, I never saw it before," he said.

"That's funny," said the detective. "This ring,

minus its setting, was found in the room you occupied at the Astor House by the chambermaid, and the stone fits in it as though it belonged there."

"What have I got to do with that?" snorted Captain Baxter.

"I thought maybe you abandoned the ring when you saw you had lost the setting. I supposed the stone belonged to you, as it was found in this office after you had been here, and it bore your initial, and matched the one in your tie. If I have made a mistake, it is quite a natural one under the circumstances."

At that moment Dick came in with the money.

"Here is the money, captain. Count it and see that it's right," said the boy.

"The amount is correct," said Captain Baxter, putting it in his pocket. "Good day!"

"One moment, Captain Baxter," said the detective.

"What do you want?" snarled the skipper.

"You!"

"What's that?"

"I arrest you on the bench warrant I have in my pocket for murderous assault on John Harvey, and the theft of \$20,000 Bank of England notes, the property of the owners of the Fleetwing, which you had previously deposited in his hands to your own credit."

The captain staggered back, aghast, while Dick gasped with astonishment.

CHAPTER V.—Dick Wins in the Market.

With a snort of rage the captain raised his ponderous fist to strike the detective, one blow from which would have laid the officer low, but Dick jumped forward and caught him by the arm. With a quickness born of long experience with dangerous men, the officer whisked a pair of handcuffs from his pocket and snapped them about Captain Baxter's two wrists.

"I guess you'll go quietly now," he said.

"Is it really true that Captain Baxter is the guilty man?" asked Dick.

"There's no doubt of it. I was satisfied he was the man within twenty-four hours after the crime had been committed," said Detective Dolan. "The improbability of an outsider getting into the bank with the door locked led me to suspect him. It was a put-up job from the first. The Bank of England notes he deposited with Mr. Harvey were not his property, but belonged to the owners of the ship. After placing them in the banker's hands and getting credit for the deposit, he intended to recover them by doing up your uncle. He planned the scheme well, and circumstances favored him, but he didn't calculate on the sagacity of the American detective. It was really an easy job landing him."

"What have you got to say to this, Captain Baxter?" asked Dick.

The skipper made no answer, and Dolan, throwing a handkerchief over the steel bracelets, led him out into the street and to the nearest police station-house. The arrest attracted no attention in the bank. Indeed, the cashier wasn't aware that anything unusual had happened until Dick staggered him with the news.

"I never would have suspected him," said the old man, when he had recovered from his surprise.

"I know I didn't up to the moment of his arrest," replied the boy.

"I'm mighty glad the guilty man is caught."

"So am I, and the bank won't lose a cent now."

That was a pleasing reflection that kept Dick in good humor all the afternoon, not but he was in good humor most of the time, anyway. He carried the good news home to his aunt, but before he broke it to her he recollected that she hadn't been told that the bank was in danger of losing nearly \$20,000, so he confined the good news to the statement that the man who had assaulted her husband had been taken into custody and was in jail, with every chance of paying the penalty for his crime. Mrs. Harvey was pleased to hear that the rascal had been apprehended, though that fact would not undo the damage he had done to her husband.

Next day Captain Baxter was brought before a police magistrate. Dick was present in court and told how he discovered his uncle unconscious in his chair at half-past seven on the eventful evening of the assault. His testimony was merely a statement of facts connected with the case, and not with the prisoner direct. The chief witness against the accused was Detective Dolan, who stated the grounds on which he arrested the captain. Beyond a plea of "Not guilty," the skipper had nothing to say in his own behalf.

The magistrate held him, however, and he was sent to a cell in the Tombs prison. Dick returned to his duties at the bank and stayed until after six o'clock in order to pull up his routine work. The brokerage firm next door was in the habit of hypothecating stock with the bank, but owing to a slacking up of business in the Street, due to a recent slump, had not had any dealings with the establishment since Mr. Harvey was put down and out. On the following morning Mr. Smith, the senior broker, came in with a bunch of stock on which he wanted to raise a loan as usual. Such matters had always been attended to by Mr. Harvey, and it now fell to Dick to pass on the matter.

The broker first asked how Mr. Harvey was getting on, and having been told that while his mental condition was unsatisfactory he was otherwise getting along as well as could be expected, he stated the object of his visit.

"I want to raise a loan of seventy per cent. on this stock," he said, laying the certificates on Dick's desk. "It is ruling at 80 now, and the market is growing stronger every hour, so you will find the security quite safe."

Loans on stocks are subject to call on demand, owing to the fluctuations in the market price, or may be continued by the deposit of additional security when the margin of safety is threatened, but it is optional with the party who made the original loan to continue it. Dick was well up in the market prices of the standard stocks, for his uncle had made it one of his duties to keep track of all quotations. The boy had a list of current loans made by his uncle always under his eye, so as to keep a line on them. There was a ticker in the counting-room by which he was enabled to keep tab on the quotations, and the moment he saw that a stock on which a loan had been made was dropping steadily, he notified his uncle at once. Dick was, therefore, well up in that particular branch of the bank's business, and he could

make a loan as safely as his uncle had been in the habit of doing.

He looked at the stock submitted and found it was O. & M. He knew that it was going around 80, and that the market appeared to be stiffening, but he had read that morning in a financial daily certain facts about O. & M. that led him to believe that the stock was not going to hold its present price.

"We can't let you have over sixty per cent. on this stock, Mr. Smith," he said.

"Nonsense!" said the broker. "It's quite safe at 70 on a call loan."

"It is at this moment, perhaps, but before noon it may not be quite such a satisfactory collateral," replied Dick.

"If Mr. Harvey were here, he wouldn't hesitate a moment in letting me have all I ask," said Smith.

"I won't dispute your word, but Mr. Harvey isn't here. I am running the bank now, and I'm not taking any chances."

"Then you won't advance more than sixty per cent.?" said Smith, rather annoyed at the stand taken by the boy.

"That's all, Mr. Smith."

"Then I'll have to try another bank."

"That is your privilege, of course."

"It seems to me that you will turn business away by being overcautious. Since your uncle's misfortune had placed you in charge here, you should strive to make a record for yourself instead of doing the opposite."

"Whatever I do is nobody's funeral but my own. As I consider myself competent to conduct our business, I don't think the bank is likely to suffer on my account. If you think you can get a larger loan somewhere else, I would advise you to try for it if you need the money. I won't advance more than sixty per cent. on O. & M. It is my opinion it will be selling at nearer 70 than 80 at this time to-morrow."

"What do you know about the stock market?" snapped Smith.

"I know enough about its workings to try and keep on the safe side of it. If I owned that stock at this moment I'd sell it, and sell it quick, too," said Dick.

"You would?"

"Yes, sir, I would."

"Have you the courage of your convictions?"

"In what way?"

"I dare you to give me an order to sell for your or the bank's account any part of 1,000 shares, not less than 100, at 80."

"I'll go you," said Dick. "Sell 1,000 at 80, and I'll bet you a lunch at Del's that to-morrow or the day after I'll be able to cover the sale at a profit."

"It's a go, young man," said Smith. "You are going to lose."

"You only think I am," said Dick, getting up and going outside to the safe to get the sum of \$10,000 to deposit with Smith as security on the deal.

Incidentally, he looked at the ticker before he came back and saw that O. & M. had already dropped to 79 3-4. He paid the money to the broker and received his memorandum.

"I will have to take these certificates to another bank," said Smith, gathering them up. "I am sorry, for I'd rather do business with you; but I

must raise seventy per cent. on the stock to carry it."

"I wish you success in your efforts, Mr. Smith, but I hardly think you'll raise as much as you want on the certificates. The price has fallen since you came in here, a quarter of a point, and I wouldn't be surprised but it will be lower by the time you get to the next bank."

"How do you know it's fallen?" asked Smith quickly. "I looked to see it go the other way."

"We have a ticker outside, and I glanced at the tape after I made that deal with you. It then registered 79 3-4," replied the young banker.

"The dickens!" exclaimed the trader, jumping up. "Good-by!"

He rushed into his own office to confirm Dick's statement, and found the price of O. & M. down to 79 5-8.

"Hang that boy!" he muttered. "If he should win this bet I'd feel like kicking myself around the block. I wonder if he has inside information? He seemed to be mighty confident about a slump in the price. I must hustle out with those certificates before it goes down any lower. If the stock were mine, I believe I'd be inclined to follow the boy's tip and sell."

While he was communing with himself, Dick was looking at the ticker in the bank. He saw the second drop and smiled confidently.

"Smith will have to treat to that lunch," he chuckled. "I guess after I've closed my deal through him he'll have a higher regard for my opinion of the stock market than he has at present."

Dick was right. Inside of forty-eight hours he walked into Smith & Brown's office and ordered 1,000 shares of O. & M. bought at the market price of 69 5-8 to cover his short sale. At the then ruling figure he had cleared \$10,000 profit on the deal, and that afternoon Smith treated him to lunch at Delmonico's, and congratulated him on his long head in being able to outguess the market of two days before.

CHAPTER VI.—The Raised Check.

"What's this for?" asked Mr. Bramble, when Dick handed him Smith & Brown's check for \$20,000, which included his deposit and his profit on the short deal in O. & M.: "I understood Mr. Harvey to say on the day he was hurt that our neighbors had withdrawn all their pledged collateral."

"So they had. This has nothing to do with the loans we have been making to them. I handed you a memorandum two days ago to account for the sum of \$10,000 I took out of the safe," said Dick.

The old cashier nodded.

"I put the money up with Smith on a stock deal on a dare he made me, and the transaction has turned us in a little over \$10,000 profit. Now destroy my memorandum, and add the difference to the check to the day's cash receipts, crediting to a short deal in O. & M. That will make your cash balance."

Dick then told Mr. Bramble all about his transaction with Smith, and how in addition to the profit he had won a lunch from the broker who

thought he knew it all. The cashier smiled, and his opinion of the young banker's smartness rose considerably. Smith & Brown was not the only brokerage firm that borrowed money of the bank. Fully a score of small traders patronized Mr. Harvey, off and on, when they needed funds and had securities to hypothecate for it. Several of these brokers were regular depositors of the bank, and, of course, it was the bank's policy to accommodate them in return for their custom. One day Dick, when out at lunch, had occasion to call on one of these brokers. The trader was engaged and the boy had to wait a few minutes. Presently the inner door opened and Dick heard a voice say to the broker:

"Now, Dilworth, remember, buy all the shares of A. & B. you can find on the quiet and have them sent C. O. D. to the Blank National. We have a raft of money behind us, and things will go through all right if you do your part up brown."

"You can rely on me, Mr. Dodson. I'll get on the job at once," said Dilworth.

The two men stepped out and the broker saw his visitor to the door. Dick, conscious he had got on to a fine tip on the market, glided over to the window, lest Dilworth should suspect he had overheard everything. When the broker started back for his room the young banker turned around and Dilworth recognized him.

"Want to see me, Dalton?" he asked.

"Yes, sir."

"Come into my room."

It took only a few minutes for the boy to transact the business that had brought him, and then he left. Dick went on to lunch, and while he was eating he thought over what he had heard relative to A. & B. The indications pointed to a corner that was about to be engineered by Dodson, whom Dick recognized as a big stock operator. The young broker judged that it would mean a lot of money in his pocket if he got hold of a bunch of the stock at that early stage of the game.

He could sell it later, when the price had advanced, as it surely would, and reap all the advantages of the possessor of inside information. When he got back to the bank he took \$20,000 out of the safe and walking into the office next door told Smith, who received him, to buy 2,000 A. & B. for his account, at 90.

"So you're going into the speculative business, eh?" said Smith, with a grim smile. "Your success in O. & M. has given you the fever."

"Not at all, Mr. Smith; but I can't afford to let a good thing get away from me," replied Dick.

"Call A. & B. a good thing?"

"I do."

"How do you know it is?" asked the broker curiously.

"I can't afford to give my business secrets away."

"Got a tip on it?"

"If I have, I'm not saying anything about it."

Smith took down his order, counted the money and gave him a memorandum.

"If I thought he had a tip I'd buy some of that myself," thought the broker after Dick went away. "It's too risky chancing it, though, and I haven't noticed that A. & B. has shown any tendency to go up."

Dick reported to the cashier what he had done. Mr. Bramble looked at him rather dubiously.

"Twenty thousand dollars is a lot of money for you to risk on the market," he said doubtfully. "I hope you are not getting the speculative fever. You might put the bank in a hole."

"Don't worry. I consider this deal a winner."

He then told the old man what he overheard in Dilworth's office, and that kind of satisfied the cashier, for it looked good to him.

"I've saved up a couple of thousand dollars. It's in a bank. Do you think it would be well for me to venture half of it on that stock?" he said.

"Put it all up, Mr. Bramble, and I'll guarantee you'll double your money," said the young banker.

"Will you make the deal for me if I give you a check for the money?"

"Yes."

The old man drew the check for the bulk of his savings and Dick put it up at another brokerage house in Bramble's name. That afternoon a man came in the bank and presented a check, drawn by their largest customer, a Pearl street importer, for \$10,000. It was not unusual for the bank to cash checks of that size for that depositor, whose name was Wood, and as the signature was apparently all right, and the indorsement was guaranteed by Wood, the cashier prepared to pay it.

"Sign your name on that piece of paper," he said to the man.

Dick came out of the office at that moment and the old man showed him the check.

"Have you paid it?" asked the boy.

"Not yet. The man is over at the counter, writing his signature for me to compare with the endorsement."

"Give me the check and delay the payment till I telephone to Wood. Wait on the other people first. There are a number in line. Take your time, and make a bluff of looking up the next check so as to give me plenty of leeway."

Dick entered the telephone booth and communicated with Importer Wood.

He asked if the check was all right.

"How much?" asked Mr. Wood.

"Ten thousand dollars."

"Haven't given any check for that sum lately. Who is it made out to, and what is the number?"

Dick gave him the information.

"Hold the wire."

"Rush things, please, as the man is waiting," said Dick.

In three minutes Wood told him that he had drawn a check to the person indicated for \$1,000, but had not guaranteed the indorsement, such a thing not being necessary as the man had a bank in which he could have deposited the check.

"The party who has presented it is doubtless a fraud, who has got possession of the check in some way and raised it to the sum shown. Have him arrested at once. I will be right over," said Wood.

Dick rang off and then called up the police station and asked that an officer be sent to the bank in a hurry. Then he wrote on a slip of paper the words, "Pay the man in large bills," and passed it to the cashier. Returning to his office he took the revolver out of the desk and walked outside into the corridor. The man was at the window and Bramble was slowly counting out ten \$1,000 bills to him. The chap grabbed the mon-

ey, shoved it into his pocket and started for the door.

"One moment, please," said Dick. "I'd like to see you in the office."

"What for?"

"About that check you've just cashed."

"What about it?" cried the man, his face darkening.

"I have a few questions to ask you about it."

"I've got no time to answer questions. I'm in a hurry."

"Sorry, but you'll have to delay your departure."

"I will! I guess not!" said the man aggressively.

He attempted to push his way out, when Dick shoved him back and pulling the weapon out of his pocket covered him with it.

"If you attempt to leave, I'll shoot you," said the young banker, in a determined tone.

"What does this mean?" gasped the man.

"It means that I am not sure you are the party the check was drawn to."

"Who are you, anyway?"

"Never mind who I am. Just step inside that door."

"How dare you act in this way?" roared the man.

"If I am not acting right, I will apologize and give you satisfaction. All I want you to do is to wait till Mr. Wood comes and looks you over. If he says you are all right, there will be no further trouble. If he denounces you as a fraud, you know what will happen."

"I give in. Take back the money and let me go."

"Then you admit that you are a fraud?"

"I want to get out of this trouble."

"I can't let you out of it. You walked deliberately into it yourself. It is a felony to raise a check, to begin with. It is a second one to forge the name of a man on the back of it as the guarantor of the indorsement. It is a third one to present the check and receive the money on it. You are up against three counts. I am afraid you are in a bad box."

At that moment Importer Wood came in.

"Here is the man who presented that check, Mr. Wood," said Dick.

"I don't know him. Never gave him a check for any amount in my life. Have him arrested."

The man weakened entirely, admitted his guilt and begged to be let off. That was impossible, according to banking procedure. The appearance of the policeman gave the man his last check. He was escorted into the private room and the ten \$1,000 bills taken from him. Dick made the charge of presentation of a raised check and Wood charged the man with the theft of the check from the original party, forgery of his name as guarantor of the indorsement, and the crime of raising the original sum for which the check was made out.

The fellow was taken to the station house, and the excitement which the incident created faded away. Mr. Wood complimented Dick on his alertness in catching the rascal, and thus saving a large monetary loss which probably would have fallen on the bank.

"That's the way we do business here," replied the young banker. "We are taking no chances of

getting nipped or having our depositors nipped, either."

CHAPTER VII.—The Lady with the Check

Of course Dick had to go to court again on the following morning to appear against the man. He met Mr. Wood there, and their evidence easily caused the man to be remanded back to jail. A few days afterward Mr. Harvey was declared well enough to leave the hospital by the head surgeon, but as the banker's mind was in the same blank state, he suggested another operation. Mrs. Harvey declined to permit such a thing for the present, and had her husband taken to a sanitarium for rest and recuperation. Dick made a sort of informal report to his aunt every evening of affairs at the bank, but he said nothing to her about the deal in A. & B. that he had gone into. He told her about the \$10,000 he had made on the deal with Broker Smith, and she smiled to hear of his success.

Although she might have looked upon that as a lucky accident, nevertheless, it gave her even greater confidence in her nephew's ability to run her husband's business, and she never asked him for particulars concerning the bank's routine work. When she required money for herself or the expenses of the house she asked him for what she needed and Dick passed it over, taking her receipt for it. Nothing happened in A. & B. for nearly a week worth mentioning. It went up a point or two and dropped about the same, just as it had been doing for the past month or two. Then it began to advance steadily, as Dick looked to see it do. Inside of three days more it was at par, and the speculative public began to take an interest in it. On the following day it made a jump to 105 and a fraction. That was good enough for Dick, who called on Smith and ordered the deal closed out.

"You're a lucky chap," said Smith. "You must have had a tip that it was going to boom."

"How would I get a tip on the market?" asked the young banker.

"How? By having a good friend on the inside."

"I haven't any friend on the inside of A. & B. that I know of."

"Well, you'll clean up \$30,000 on the deal."

"I expect to if you don't delay the sale of my shares."

"I'll send word over right away to Mr. Brown at the Exchange to sell."

As he started to write the note, Dick walked back to the bank.

"I've ordered my A. & B. shares sold, Mr. Bramble," he said to the cashier. "I had better have yours sold, too. You stand to make \$3,000. That's \$1,000 more than you risked. Instead of being worth only \$2,000 in the bank, you are practically worth \$5,000. You did well to get in on it."

"Yes, yes, sell my stock!" said the cashier eagerly.

"Write an order to that effect and I'll take it to the broker I left the order with in your name," said Dick.

With the order in his pocket the young banker went out, and when he returned he announced that Mr. Bramble's stock was probably sold by that time. The cashier was overjoyed to know

that his savings had grown to more than double its former proportions, and within two weeks at that. It seemed too good to be true; a kind of fairy gift, as it were. He felt that he could buy a house now for himself and his family and be quite independent in his old age. On the following afternoon Smith & Brown's check added \$30,000 to the private resources of the bank. That made \$404,000 Dick had earned for the establishment, over and above the regular business profit, which was steady and satisfactory. He concluded to say nothing to his aunt about the matter. He wanted to surprise her some day, and his uncle, too, if the latter recovered full possession of his reason.

He was satisfied that if his uncle was ever able to resume the active direction of the bank that he (Dick) would be made his partner. It was about this time that Captain Baxter was indicted by the grand jury. He was not tried till some time later, but enough evidence was brought against him when he was tried to bring about his conviction. The most important witness, Banker Harvey, did not appear, as he was still in the same mental state as when he was discharged from the hospital. The captain got five years, which meant that he would be released at the end of three years and four months if he behaved himself in prison; so, after all, he got off easy for the damage he had caused.

A month after Dick's deal in A. & B., he learned that a syndicate had been formed to corner and boom O. & H. shares. The young banker lost no time in buying 4,000 shares at 85 with the \$40,000 he had so far made in the market. If through any slip the deal went wrong, the bank would really lose none of the resources it had when he came in charge of its affairs. Dick had hired a bookkeeper to do his routine work, as he found it quite out of the question to work in the counting-room and run the bank, too. He had made a bid in the neighborhood for additional depositors, and succeeded in securing a number by means of neat circulars, showing the bank's long record of efficiency and security. Indeed, Mr. Harvey stood high as a Wall Street banker, and Dick Dalton's name appeared simply as "Manager." Once in a while some depositor or broker would inquire about Mr. Harvey, but in the main he seemed to have dropped out of the running as an individual. The majority of callers now asked for Dick, and only strangers asked to see Mr. Harvey. It was around this time that Dick had to get a new office boy and messenger. The old one was giving up Wall Street for good and going with his parents to Chicago.

Dick, instead of advertising for a boy, decided to try an ambitious newsboy who had been serving the bank with papers for more than a year. Dick had had his eye on the lad, whose name was Jimmy Watts, for some time. Jimmy wanted to get out of the newspaper business and break into the Wall Street ranks the worst way. Dick, who was on good terms with him, sympathized with his desires, and offered him the opening in the bank. Jimmy accepted as quick as a wink, and swore he'd make good or break a leg. So Jimmy went to work and proved that he was all to the good.

One morning, about eleven, a thin, vinegary-looking woman, of ancient vintage, came into the

bank with a check made out in her name and signed by a depositor. The check called for \$500, and she presented it at the window.

Mr. Bramble looked at it and then at the lady. "Are you Araminta Peabody?" he asked pleasantly.

"That's my name."

"You will have to get somebody to identify you, madam."

"What for?" she snapped. "Didn't I tell you who I was?"

"I am not doubting your identity, but we don't cash checks for strangers unless they present some tangible evidence that they are the right persons."

"I like that! Perhaps you'll say next that this check ain't good?" she flashed.

"No, madam. The check is perfectly good. Don't you know anybody in Wall Street who could identify you?"

"No, I don't, and I don't see no need of so much red tape. That's my name, and I want the money in \$10 bills."

"I'm afraid you'll have to go to Mr. Harley's store and get him to guarantee your indorsement. Then bring the check back and I'll give you the money."

"I ain't going on no such fool errand. I want the money, and I'm going to stay here till I get it."

The line had been gathering behind the lady and the cashier reached out toward the first man.

"So you ain't going to pay me that money?" snorted the lady.

"I have told you that I cannot till you are identified."

"Are you the head of this bank?" she snapped.

"No, madam. I am simply the cashier."

"Then I want to see the president or the head man."

"Go to the door at the end of the corridor and walk into the reception room. You will find a boy there who will attend to you."

The lady marched back into the waiting room and Jimmy confronted her.

"Are you the boy?" she asked, glaring aggressively at the office lad.

"Who do you want to see, ma'am?" asked Jimmy.

"There ain't no president. Mr. Dalton is manager. What's your name?"

"My name is on that check," she said, holding it under Jimmy's nose.

"Take a seat, ma'am, and I'll take your name in."

She sat down, but a moment later Jimmy asked her to walk into the private room. She strode in with the majesty of a Juno, though her figure was not in line with that statuesque goddess of ancient mythology.

"Take a seat, madam. What can I do for you?" asked Dick politely.

"I asked to see the head of this bank," she said acidly.

"I am the managing head, madam."

"Why! You're only a boy," she sniffed contemptuously.

"That's true, madam, but I am the head of this bank, just the same."

"Huh! I'd hate to keep any money in it. A bank that's run by a boy can't be safe. I wouldn't sleep a wink if I had anything here."

"That's kind of a hard shot you're giving us, madam," smiled Dick good-naturedly. "But I can assure you we have a great many depositors, some of them large ones, who have been with the bank as long as twenty years. They certainly must have confidence in us or we would not have their money here."

"Men ain't always got good sense."

"Nevertheless, Wall Street is run by men."

"I know it is, and a lot of cheats most of them brokers are, too."

"You wrong them, madam."

"No, I don't. My nephew lost \$100 in a bucketshop run by brokers. He said they buncoed him out of his money."

"Bucketshops are irresponsible institutions and are not run by regular brokers. But may I ask your business?"

"Well, if you're the manager of this bank, I want you to tell me whether I'm going to get the money for that check or not?"

Dick looked at the check.

"You are Araminta Peabody."

"I am Miss Peabody."

"Did you present it at the window outside?"

"I did, and the white-headed old man wouldn't pay me. He said I had to be identified."

"That is customary, madam, when a person is not known to the bank."

"Then I suppose you won't let me have the money, either?"

Dick looked keenly at the lady. His survey satisfied him that she was the right person.

"Madam, if we paid you that money, and it afterward proved that you were not the right person—that you had picked that check up on the street, or found it somewhere else, the bank would lose the \$500," said Dick, in a conciliatory tone.

"But I am the right person."

"I fully believe you are, madam," said Dick, whose sharp eyes had noticed the initials A. P. on the lady's bag, "and I'm going to let you have the money. You must not blame the cashier. He is responsible for all payments he makes, and it is his duty to know that he gives the money to the proper party. Did he send you in to see me?"

"I told him I was going to see the head of the bank and he sent me back here."

"Well, write your name on the back of the check."

He handed her a pen and she did so. Dick wrote "O. K., R. D." under it in pencil.

"Now, madam, present that to the cashier and he will pay you."

"I guess you're all right even if you are a boy," she said, mollified.

"I hope so," smiled Dick, and his smile greatly impressed the lady. "Should you bring any more checks here, I shall remember you, and you will have no trouble in cashing them."

"So you are sure I'm the right person?" she said.

"Reasonably sure, madam. At any rate, I'm willing to risk it. I judged you by your face and actions, also by those initials on your bag."

"You're a smart boy," said the lady, permitting herself to smile for the first time. "I really believe that I could be persuaded to deposit in your bank if there was any need for me keeping money in Wall Street."

"Thank you, madam. I appreciate your words," said Dick, ringing for Jimmy to take the maiden outside to the cashier's window.

CHAPTER VIII.—The Man with the Bonds.

Shortly after the departure of Miss Peabody, Jimmy came into the private room and announced to Dick that there was a man in the waiting-room who wanted to see him.

"Did you ask him his name and business?" said the young banker.

"He said his name was Sanderson, but he wouldn't say what his business was," replied Jimmy.

"Send him in."

A tall, dark-featured man entered. Dick pointed to a chair and asked how he could serve him.

"I understand that you loan money on securities," said the visitor.

"We do, but only on first-class ones," said Dick.

"So I supposed. I have brought five \$1,000 first mortgage bonds of the L. & M. Railroad Co. I don't care to dispose of them, but I want to get as much cash on them for thirty days as I can arrange for," said Sanderson, laying an oblong envelope before the young banker.

Dick examined the bonds and as they were all right. He took a printed list out of his desk and consulted it. L. & M. first mortgage bonds were quoted at 102, which made a \$1,000 bond worth \$1,020. The five, therefore, were worth \$5,100.

"They were standard securities, holding to about the same price right along."

"At the outside, we would loan \$4,000 on these bonds," said Dick.

"That is the most you will advance?"

"Yes."

"Well, I'll take it."

"As you are a stranger to me, I shall want some reasonable assurance that these bonds belong to you, or that you are authorized to effect a loan on them."

"You'll have to take my word, for I'm a stranger in the city," said the visitor.

"Your word may be all right, but that alone won't answer. I must have something more tangible."

"I can show you letters proving I am Alfred Sanderson."

"Letters are by no means conclusive evidence of a person's identity."

"I thought they were."

"Not at all," said Dick, noting down the numbers of the bonds.

At that moment the cashier appeared at the door and said:

"May I see you a moment, Mr. Dalton?"

"Pardon me a moment," said Dick to the visitor, at the same time pushing an electric button in the side of the desk twice. Then he took up the memorandum he had just made and joined the cashier, as Jimmy appeared at the opposite door, entered the room and made a bluff at looking for something in the letter-file cabinet. The cashier wanted to know if he should honor a check which had just been presented, by doing

which the depositor would have overdrawn his account by about \$100. As the depositor was responsible, Dick told the old man to pay the check. He then went into the telephone booth and called up the New York office of the L. & M. road.

"This is Harvey's bank," he said. "A stranger has just brought in five \$1,000 first mortgage bonds of the L. & M. road and wants to raise a limit loan on them. Have any bonds been reported as stolen or lost?"

"Give me the numbers of those bonds," came back the reply.

Dick did so and was told to hold the wire. Presently there came a "Hello!"

"Well?" said Dick.

"Hold those bonds. They were stolen, with other property, from the residence of George Wilcox last night. Detain the man who brought them until I can reach your bank with an officer."

That was all, and Dick hung up the receiver. Returning to his room, Dick said to Jimmy:

"Did you find that letter?"

"No, sir," replied the office boy.

"Well, keep on looking for it."

Jimmy understood that as a signal for him to remain in the room.

"Let me see those letters you spoke of," said Dick to his visitor.

Sanderson handed him three. He opened them leisurely and read them slowly.

"I'm afraid these won't do you much good," he said. "They throw no light on the bonds."

"Then you don't care to lend any money on them?" said Sanderson.

"Why, certainly we're willing to lend money on them. They are first-class securities, but we want to be satisfied that you are entitled to borrow the amount you ask. Now, without making any reflections on you, Mr. Sanderson, let us suppose those bonds you offer me were stolen ones, and you were the thief, or the accomplice of the thief. If we let you have \$4,000 on them, and the rightful owner subsequently learned we had them, proved property, and demanded we should give them up, unless we could find you and get back the money, or a considerable portion of it, we would be out and injured by the transaction. See the point?"

Sanderson's eyes snapped.

"If you loaned the money in good faith, I should think——"

"The law holds that the owner of property has the first right to it. If you pawned those bonds, and they were traced to the shop, the pawnbroker would have to give them up if ordered to do so. Whether one steals an article, or simply finds it somewhere, the owner's claim to it is undoubted."

"You are not satisfied, then, that I have the right to raise a loan on these bonds?" said the visitor.

"To say the truth, I don't believe you have the right," said Dick coolly.

"Do you mean to insinuate that they are not mine?" ejaculated Sanderson, with a dark look.

"When and of whom did you buy them?"

"What has that got to do with the matter?"

"If you will give the broker's name, he will be able to show that you are the real owner, and then we will let you have the money."

"I bought them of a broker named Jones, in Chicago, several months ago."

"Did you keep the memorandum of the transaction?"

"No; what use was it?"

"It would be evidence that the broker sold the bonds to a man named Sanderson, though it wouldn't prove that you were the said Sanderson. It would reduce the matter to a question of identity, and every man ought easily to be able to show who he is."

"If I knew there was so much red tape about this business, I wouldn't have put my money in bonds."

"The red tape is largely due to the fact that you had them registered," said Dick, watching the man closely.

The bonds were not registered ones, just ordinary coupon ones, but the young banker hazarded the statement to try and catch his visitor by surprise. Sanderson fell to the trap.

"The broker advised me to have them registered," he said, after recovering his nerve. "He said I'd have less trouble in selling them."

"He said that, did he?" replied Dick, with a grim smile. "It is just the other way, unless you are known, in which case there is no trouble."

At that moment Dick heard the sound of feet in the corridor outside approaching the waiting-room door.

"Jimmy," he said, "I think there are visitors outside. Go and see."

Jimmy Watts glided outside and shut the door.

"I see I am only wasting my time here," said Sanderson. "I'll take the bonds and go somewhere else."

"Very well," said Dick, taking up the bonds and placing them in the envelope.

The door opened and Jimmy announced that Mr. Adams, of the L. & M. road, wanted to see him.

"Show him in," said Dick.

Sanderson jumped up and reached for the envelope.

"Wait a moment, Mr. Sanderson. This gentleman is the manager of the New York office of the L. & M. road. He may be able to fix you up," said Dick.

"I don't care to make the loan of you. I'd rather go somewhere else," said Sanderson, reaching again for the envelope.

Mr. Adams came in.

"Here are the five bonds, Mr. Adams," said Dick, "and this is the man who wants to raise a loan on them. His name is Sanderson."

Sanderson glared at the newcomer.

"How came you by these bonds?" demanded Mr. Adams, after looking at the numbers.

"What is that to you?" snarled Sanderson.

"These bonds were reported at our office this morning as having been stolen from the residence of George Wilcox. You are not George Wilcox, their owner, so it is up to you to explain how the bonds came into your possession."

"I decline to explain anything. Give me the bonds—I want to go."

Adams stepped to the door and opened it. He beckoned to a man outside, who was a detective officer.

"Arrest this man and take him to the station

house. I will follow and make the charge," he said.

Sanderson was alive to his peril in a moment and he acted so quickly as to take the detective by surprise. With a swinging blow he stretched the officer on the floor, then pushing Adams aside, he dashed out of the room. Dick, who felt there was going to be trouble, for he had sized Sanderson up as a dangerous chap, jumped up and dashed after the rascal. He caught him as he reached the other door and was passing through it.

"You don't get away so easily," said the young broker, gripping his arm.

With an imprecation Sanderson pulled a slung-shot out of his pocket and swung at the boy's head. Dick ducked, but caught half of the blow, which somewhat dazed him, and his grip was relaxing on the man when Jimmy flew to the rescue and grabbed Sanderson by the wrist of the hand that held the weapon. The man made a desperate struggle to get away, but Dick, recovering himself, got a fresh hold on him, and then the detective, coming up, he was speedily handcuffed and reduced to sullen helplessness.

"You are the cause of this!" he cried, with a malevolent look at the young banker. "Some day I'll get square with you!"

"Take him away," said Adams to the officer, and he was led out.

Adams thanked Dick for sending him the information that resulted in the capture of the rascal and the recovery of the bonds, and said he had no doubt but Mr. Wilcox would call and thank him also. A few days after the foregoing incident, which duly figured in the newspapers and brought Dick Dalton and the bank once more in the limelight, O. & H. stock began to advance. Inside of a week it went up ten points, and in three days more five points additional. Dick sold at a fifteen-point advance and cleared \$60,000. He had thus made \$100,000 since he took charge of the bank.

CHAPTER IX.—In the Hands of an Enemy.

Mr. Harvey was still an inmate of the Riverside Sanitarium, Long Island. He had improved greatly in general health since his enforced retirement from the bank, but his mind remained just the same. He couldn't even remember from day to day. Each morning he seemed to begin life entirely anew. His wife visited him once and sometimes twice a week. Dick occasionally accompanied her, when she went on a Sunday. The banker talked with them in an aimless way, just as he talked with the doctor or any other attache of the institution. He only answered when spoken to, and never addressed any one on his own account. His case had attracted considerable attention with the brain specialists throughout the country, and many of them visited the sanitarium and examined him as far as they were permitted to do so. His condition was so unusual and unexplainable that numerous papers were read before medical societies on the case, and hardly a medical journal of any standing but printed a technical review by some prominent specialist concerning him. Pressure was brought to bear on Mrs. Harvey to get her per-

mission to allow a clinical operation to be performed on her husband, but she refused all such requests.

So matters stood one Saturday afternoon when Dick, with Jimmy as a companion, started for the sanitarium, Mrs. Harvey being indisposed and not able to go herself. The Riverside Sanitarium was situated on a bit of rising ground overlooking a small river that emptied into the easterly end of Great South Bay, a mile away. It was a delightful spot in the summer, though rather bleak in winter, but as the building was provided with steam heat and other up-to-date improvements, the weather had no discomfort for the inmates. The grounds were commodious, and thickly covered with trees, the whole being surrounded by an iron-spiked fence, eight feet high. There was a carriage gate in front and a smaller one beside it next to the porter's lodge. Dick rang the bell at the small gate that afternoon and was admitted, with Jimmy.

They had walked from the village station, half a mile away, after a two hours' ride from New York. Dick led the way to the front door of the building, passing several of the patients on the way, and seeing others basking in the sunshine on the porch. He was admitted to the office, and was there received by Dr. Jordan, the proprietor, who shook hands with him.

"You'll find Mr. Harvey on the porch or somewhere about the grounds," said the doctor. "He is allowed to do pretty much as he chooses, for he gives us no trouble at all, except to call him to his meals, for the bell hasn't the slightest significance to him, though he has been here over three months. He has a good appetite, and sleeps like a top. As you know, he is the picture of health. Mrs. Harvey says he hasn't looked so well in years. His is a most remarkable case—most remarkable. To use a slang expression," added the doctor, with a smile, "he has got my goat."

"Do you think he will always remain this way, doctor?" asked Dick.

"It looks that way, but really I wouldn't like to hazard an opinion on the subject. I wouldn't be surprised to see him recover his full mental faculties at any moment. It might require a sudden shock to bring him around. He is physically able to stand a shock better than most men. His heart is strong and his nerves steady. His stay at this place is going to add many years to his life, provided nothing unforeseen happens to him."

"Well, we'll go out and look for him," said Dick.

Dick and Jimmy walked out on the grounds. It took them ten minutes to find the banker. He was seated on a rock, throwing pebbles at the small birds that hopped about on the ground and flew near him. Apparently this occupation interested him.

"Good afternoon, Mr. Harvey!" said Dick.

The banker recognized his name as a part of himself and said good afternoon without pausing in his amusement.

"He looks fine," said Jimmy, who hadn't seen Mr. Harvey since he was knocked out, and was surprised in the improvement which had taken place in him.

"That's what he does. If he only got his mind back his friends in Wall Street would hardly

know him. He looks ten years younger than before the assault."

"I s'pose that's because he's got nothin' to do and is livin' on the fat of the land," said Jimmy.

"Very likely. The rest cure is the best thing in the world for a tired business man."

"You'll need it one of these days yourself if you keep on runnin' the bank," grinned Jimmy.

"Not for a long time, Jimmy. When I make a million I'll lay off and go on a trip to Europe."

"A million! Gee! I wonder how it feels to be worth so much? A feller can have everythin' he wants with that. If I was worth a thousand I'd feel rich enough to buy a bank."

They stood and looked at Mr. Harvey. Occasionally Dick addressed him and got some sort of a reply, but he never stopped throwing pebbles. At the end of half an hour Dick said he guessed they might as well return to the doctor's office and say good-by. Dick reported to Doctor Jordan how they found the patient occupied.

"He seems to have taken a fancy to that amusement," said the proprietor. "It is the first time I've heard of him doing the same thing twice within a week. It may mean some change that is working on his brain, or it may mean nothing at all."

"Well, let Mrs. Harvey know at once if any change takes place in him."

"I certainly will. You and your friend will stay to supper with me, eh?"

"Thanks for the invitation, but we expected to take the five o'clock train for the city," said Dick.

"There is no five-o'clock train now. The timetable has been changed since the 15th of the month. The five o'clock train stops at the village at four-forty. You couldn't catch that, for it's half-past four now. You'll have to stop over for the eight-o'clock train."

"If that's the case, we'll accept your invitation to supper," said Dick.

So the boys stayed and amused themselves about the grounds till the supper bell summoned the patients to their suppers. They then took seats on the porch, and shortly afterward a servant came out and conducted them to the doctor's private dining room, where they were introduced to his wife and daughter. It was dark when they left the sanitarium for the station, but the road, though lonesome, went straight to the village, so there was no danger of them losing their way. They had covered about half the distance when the form of a man suddenly came forward through the hedge and hailed them.

"What do you want?" asked Dick.

"Our boat is stuck on the river bank and I'll pay you each a dollar to help us get her afloat," said the stranger.

"We'll help you without pay if it isn't too much of a job," said Dick.

"Follow me, then."

"How far is the river from here?"

"Don't you know?" asked the man, looking hard at Dick.

"No; but I judge it isn't far. We're strangers in the neighborhood."

"Strangers!"

"Yes. Been visiting a patient at the sanitarium."

"Oh! Well, come with me."

"How came your boat to get aground?"

"The tide was low and we ran on a muddy flat."

"You can't be well acquainted with the river, then."

"We're not. We sailed up from the bay to call on a friend and were going back when we ran aground."

In a few minutes they reached the river.

"Hello, Golding!" cried their conductor.

"Hello, yourself!" came back a voice a short distance away.

"I've brought a couple of boys I met on the road to help push the boat off."

"Good! We'll get busy, then."

The speaker picked up a lantern and stepped ashore from the bows of the boat. He placed the lantern on a near-by rock and pulled a boat-hook off the boat. Tying a mooring-line to a tree and leaving plenty of slack, he stuck the hook against the nose of the boat.

"Now, then, Quig, get behind me and shove, and you chaps get behind Quig and push for all you are worth when I say 'Now!'"

This program was carried out, at first with at result, but on repeated trials the boat started, and was presently afloat. The man called Golding seized the rope and brought her close to the bank where the water was deep enough to float her.

"Step aboard, young fellows, and we'll give you a couple of dollars for your trouble and treat you to a drink into the bargain," said Golding.

"We don't drink, and it isn't necessary to pay us for what we've done for you. You're welcome to our services. Come along, Jimmy; we'll have to step out lively to catch the train."

"Where are you bound for?" asked Golding.

"New York."

"What brought you out here?"

"They've been visiting somebody at the sanitarium," said Quig, which was short for Quigley.

Golding took the lantern from his companion and flashed the light on the faces of the boys. Then he uttered a savage imprecation and seized Dick by the arm.

"Grab that fellow, Quig, and hold him!" he said.

"What for?" asked his friend.

"Because I tell you to. This is the boy manager of the Harvey Bank. You know what he done to me. That's the office kid who stopped me from getting away. I've sworn to get square with them, and I'm going to do it right now."

"What does all this mean?" cried Dick. "Who are you, anyway?"

Golding's answer was to trip Dick up and fall on him. The boy struggled to get free, but all the advantage lay with his aggressor.

"Take that kid aboard the boat and tie him, then come back with a rope and help me secure this chap," said Golding.

Jimmy now woke up and gave Quigley a tussle. The man was too husky for him, and shoved him into the cockpit of the sailing craft. Picking up a line, he wound it half a dozen times around Jimmy's arms and body and tied it. Taking another piece of line, he stepped ashore and bound Dick, while Golding held him. They then carried the young banker aboard the boat, shoved off into the middle of the stream, and while Quigley hoisted the mainsail, Golding steered through the darkness over a course that was unfamiliar to him.

"Open the scuttle forward and drop these fellows into the hole," said Golding.

Quigley obeyed orders by shoving Jimmy down first and tumbling Dick on top of him. Then he closed the scuttle and secured it by means of a hasp and a wooden pin. At that moment the whistle of the eight-o'clock train approaching the station sounded through the night air. It was the last train that stopped at the village that night en route for New York, and it was quite certain that the boys wouldn't take it. Instead, they were prisoners in a very contracted space in the bows of the large sailboat which was sailing down the narrow river toward Great South Bay.

CHAPTER X.—What Dick Discovered.

"Say, Mr. Dalton, this is fierce!" said Jimmy. "What are we up against, anyway?"

"We're up against hard luck, for one thing," replied Dick.

"Who are those men? They appear to know us."

"Haven't you guessed who the man called Golding is?"

"No."

"It's the party who visited the bank to raise money on those stolen L. & M. bonds, and gave his name as Sanderson."

"Why, he's in jail!"

"He was; but he got out on bail."

"And who is the other man?"

"I couldn't tell you. He's a stranger to me."

"What are they doing way down on Long Island?"

"Engaged in some crooked enterprise, I should judge."

"What do you s'pose they mean to do with us?"

"I'm not a mind-reader, Jimmy, so I can't tell you; but the chap named Golding, alias Sanderson, appears to have it in for us, me in particular, for getting him jugged in connection with those bonds."

"If they do anythin' to us, they'll get into more trouble."

"Golding strikes me as a man who's willing to take chances to get revenge."

"It's tough, then, that he's got the bulge on us."

"Do you think you can wriggle yourself loose?"

"Not in a thousand years. The chap tied about a mile of line around my arms and body."

"I'm tied pretty tight, too, but I'm going to try to get free if I can."

Dick proceeded to make a strong effort to get rid of his bonds. He and Jimmy continued to talk as he worked away. Jimmy said he didn't see how they were going to make their escape even if they got loose.

"We're penned in here like a couple of mice in a trap," he said. "And if we could get out of this hole they've got us aboard the vessel, and we couldn't get to the land nolonger without swimmin' with our clothes on."

"If we got on deck and were prepared to tackle them, they wouldn't be able to do us up so easy as they did when they captured us off our guard," said Dick.

An hour passed away and the list the craft

made to starboard gave the young banker the idea that they had passed out of the river into Great South Bay. It was about this time that Dick got one of his hands free. He announced the fact to Jimmy, as he shoved his hand into his pocket for his knife. In two minutes he was quite free. Then he struck a match to see how his companion was triced up. He had only to cut one strand and unwind the line to free him. Dick then tried the scuttle over their heads and found it secured. He could lift it about an inch, but that was all.

"I told you we were stuck down here," said Jimmy.

"Hist! I see a light through a crack. It's the man called Quig, with a lantern. He's put it on a table. This partition separates us from the cabin. Don't make any noise. I'm going to watch him," said Dick.

Golding, otherwise Sanderson, presently followed Quigley into the cabin.

"The wind is light and there isn't a sail in sight," he said, "so I have tied the tiller. She'll hold, and the boat will go along just as well as if I was steering her. Dump the swag on the table and let's sort it out and see what we've got."

Quigley pulled a large black grip from under the table, unlocked it and turned out its contents. It consisted of small silverware, silver ornaments, and a lot of jewelry, with two watches and other odds and ends of value. Clearly, it was the plunder of a burglary, and the crime had doubtless been committed somewhere in the vicinity of the village of Riverview. Dick watched the two rascals through the small slit in the partition or thin bulkhead. They divided the stuff into lots, according to its character.

"These spoons ought to be worth \$3 each," said Golding, hefting one of the silver tablespoons.

"Solomon wouldn't allow us a dollar on them, so the best thing we can do is to melt them and sell them to some dealer in old gold and silver," said Quigley.

"This watch I judge is worth \$100, and this one about \$35."

"And Solomon would allow about \$20 on both. He's an old robber, but what can we do? He knows we've got to deal with him or one of his kind, and the whole bunch are huddled together to give as little as possible to gents in our business."

"Solomon won't get a look-in on this stuff. We will take it out West and get rid of it piecemeal at something like its real value. I intend to jump my bad, anyway, but I'd have to make the amount up to Barney who got me the bond-man, for he is responsible to the man, and it wouldn't pay me to skin Barney."

"This necklace ought to be worth a good sum," said Quigley, after they had sized up the other articles and reached the jewelry, which they had left for the last.

"It's worth \$500 if it's worth a cent," said Golding.

"And these two diamond rings and that ruby one?"

"I should value them at \$250."

"This diamond-studded locket looks to be valuable."

"It's worth over \$100."

Golding appraised each article in turn. He seemed to be well acquainted with the real value of everything the pair had got possession of. Altogether, their swag footed up a matter of \$3,000, and Golding said that they ought to get about \$1,800 for it out West. They wrapped the various kinds of plunder in different packages, and replaced all of it in the black bag which Golding locked and put the key in his pocket. He then went into the cockpit and took a look around, after which he came back into the cabin.

"What do you intend doing with the prisoners?" asked Quigley.

"Maroon them on one of the small islands at the western end of the bay."

"But if they should get away before we can leave New York we may be caught."

"No fear of them getting away. There's an old fishing house on one of the islands. I intend to tie them up inside that and leave them."

"That won't do," said Quigley.

"Why not?"

"They'd starve to death."

"Let them! Who cares?"

"But that would be murder."

"Nonsense! Self-preservation is the first law of nature. We've got to prevent them from reaching New York and informing on us."

"We must give them a chance of saving themselves. There is nothing to delay us from taking the first train West as soon as we get to New York."

"Yes, there is. I must see Barney and arrange with him about jumping my bail. If I don't, he'll think I've left him in the lurch."

"How long will that take you?"

"I don't know how long it will take. I may not be able to find Barney right off the reel. We'll pack the swag in a box and send it to Cincinnati or St. Louis by express, to be called for. That is the only safe way to get it off."

After some further talk Quigley said:

"I'll tell you how we'll fix it with the boys. We'll tie them up as you said. Then we'll arrange with one of our pals to give the police notice that they're on the island, but he mustn't do it until we have had a full day's start. That will save their lives, and the police won't know where we've gone."

"You're too tender-hearted, Quig. Some day the feeling will get you pinched. The boys are nothing to us. They'd inform on us the moment they got the chance. I don't propose to give them the chance. Besides, I've got it in for them for doing me up at the bank. That young manager telephoned to the railroad company about the bonds, and as they had been reported as stolen, you see where I landed. I didn't suppose the robbery would get out for several days, otherwise I'd have taken the bonds to Philadelphia or some other city. Those boys have got to pay for being too smart."

Thus speaking, Golding turned on his heel and went outside. Quigley took out a pipe, filled it and began to smoke. Dick then turned to Jimmy, and gave him a whispered outline of all he had seen and heard in the cabin.

"They're goin' to tie us up in a house on an island, are they?" said Jimmy.

"That's what Golding proposes to do, but now that we are able to put up a fight, I think they'll have their hands full doing it," replied Dick.

It occurred to the young banker to investigate the scuttle cover and see how it was secured. As he could push it up an inch or so, he guessed that it was held by a hasp, and he wondered whether he could push out the plug that was used with hasps. He opened the large blade of his knife and shoving it through the slit between the combing of the scuttle and rim of the cover when it was pushed up, felt around for the hasp. As soon as the knife blade met with an obstruction he began work. By good luck he hit the right end of the wooden plug, and after some effort pushed it out. Then he raised the scuttle and looked aft. The mainsail was out to the leeward, drawing lightly, while Golding sat on the weather side of the helm, smoking. That gave the rascal a clear view forward, and Dick saw that they could not get out of the forepeak, as the hole was called, without attracting his notice. The night was not bright enough for him to observe the partial raising of the scuttle cover, but he would certainly see the figures of the boys if they crawled out of their prison. As Dick did not think it prudent to take any more chances than they could help, he decided that it was advisable to wait a while for some change of conditions in their favor.

CHAPTER XI.—Dick Gets on Top.

While Dick was furtively watching the figure of Golding lounging at the tiller, that rascal was joined by Quigley, who had tired of his own company and the solitude of the cabin, and took his seat on the weather side of the cockpit. The young banker could hear their voices in conversation, but could not distinguish anything they said. So another hour slipped away, and the boat glided along softly on the almost calm waters of the big bay. Dick made out the scattered lights of a distant village near the shore, and he wondered what place it was. On the left, or port side, he could distinguish nothing but deep obscurity. He knew the long, slender tongue of beach which separated the bay from the broad Atlantic stretched there, pointing east and west. The first break in it on their course was Fire Island Inlet, where there was a lighthouse. If the light was in sight he couldn't see it owing to the jib being in the way. Dick varied the monotony by conversing in guarded tones with Jimmy. The plucky little ex-newsboy was ready to back up any move made by his boss.

Finally Quigley returned to the cabin, took off his coat and vest and lay down on the starboard locker. In a short time he was asleep. Golding, judging from his actions, seemed wide awake enough. He was the strongest and more desperate of the two rascals and Dick hesitated to make any move against him lest it would spoil their chances. He calculated that Quigley would relieve him after a time, and he was not at all afraid of tackling that man. Fire Island light showed up after a while. The wind had freshened to a smacking breeze, and the big sailboat slipped along at a good pace, with her port rail close to the water. The slice of beach known as Oak Beach was now broad on their lee quarter. There were several islands stretched along here on the bay side, all but one quite small. To-

ward the larger one Golding was holding his course. As he approached it he weathered its northern end and then ran the boat into a broad cove, singing out to Quigley to come out and lower the mainsail and jib. Quigley appeared, after having been hailed several times, and got busy, though in a sleepy way. Dick told Jimmy that they had put in at an island, and he suspected this was the spot the arch-rascal had selected to maroon them on.

"We're not goin' to be marooned, are we?" returned Jimmy.

"Not if we can help it we aren't."

"Hadn't we better jump out the moment we hit the shore and run for it?"

"I'm not thinking of running, but of fighting and getting the better of those chaps. They have a grip full of stolen property in the cabin, and it's our duty to try and recover it in the interest of the owner."

"All right. Whatever you do, you can count me to back you up."

Quigley let the mainsail down with a run and stepped forward to attend to the jib. As he stepped over the scuttle Dick threw it up, scrambled out and stood before the astonished eyes of the rascal. Before he could make a shout the young banker struck him in the jaw with all his force, and Quigley staggered back, lost his footing, and fell backward into the water with a splash. Golding saw that something was wrong, and with an imprecation dropped the tiller and started forward.

"Come on, Jimmy!" cried Dick. "We've only got one man to deal with now, for I've knocked Quigley overboard."

He picked up the boat-hook as he spoke and awaited Golding's coming. That rascal uttered another choice expletive when he saw that the two prisoners were free and apparently ready for fight. As he stepped on the roof of the cabin Dick made a jab at his legs with the end of the boat hook. Golding side-stepped to avoid the thrust, when Dick caught one of his ankles with the curved part and gave a jerk. The crook was not prepared for this, and over he went, backward, into the cockpit, with a crash that laid him out, unconscious.

"Get the rope out of the hole, Jimmy," said Dick, "and we'll make him a prisoner. Then we'll drop him down here and see how he will like it when he comes to his senses."

The sloop at that moment ran her nose into the sandy shore, with the jib still set, and came to a stop. Dick and his office boy speedily tied Golding with the rope, dragged him to the scuttle and dropped him into the forepeak. Then Dick looked for Quigley. That man, thoroughly awakened by his involuntary bath, was walking out of the water.

"Come on board, Mr. Quigley," said Dick.

The rascal returned something that was more expressive than polite.

"Come on board, I say, if you don't want to try and dodge a bullet," said Dick, covering the fellow with the revolver he had taken from Golding's hip pocket.

Thinking that Quigley couldn't see the weapon, the boy fired a bullet near enough to his head to make him jump.

Quigley got on at the bows, dripping with water.

"Go aft!" said Dick authoritatively.

Quigley obeyed without a word.

"Now, Mr. Quigley, a word or two with you. I suppose you realize that you, as well as your friend Golding, are our prisoners?" said Dick, looking down at the crook from the roof of the cabin.

Quigley said nothing.

"S'pose I can—what then?" growled the man.

"Now, if you'll take us across the bay to one of the shore villages where we can land, I'll agree, in return for your services, to let you make your escape. What do you say?"

"I'll do what you want and trust to your word."

"All right. We'll help you all we can, but as we are not sailors or boatmen, you'll have to direct us what to do."

"The first thing you'll have to do is to shove her off the beach."

"Take this gun and watch him, Jimmy," said Dick, handing the weapon to his office boy.

He then picked up the boat hook, went to the bow and proceeded to pry the boat free. As only her bow rested lightly on the sand, she came away easily. As soon as she was off, Dick pushed her head around, assisted by Quigley at the helm. The crook then told them to hoist the mainsail. This was accomplished and the lines made fast to cleats at the bottom of the mast. Quigley steered for the opposite shore under Dick's watchful eye. When they got close in, the boat's course was altered to parallel with the shore and they ran along, looking for a village landing-place. It was midnight when they ran in and made fast to a small wharf.

"Now, Mr. Quigley, you can make yourself scarce as soon as you please—the quicker will probably be the better for you, if you hope to avoid the officers who will soon be looking for you."

Quigley walked off and was soon lost in the gloom.

"I guess we'll lie here until morning, Jimmy, for it's pretty late, and I see only one house, the inmate of which wouldn't thank us for waking him up."

"That suits me," replied the boy.

Dick said he'd stand the first watch and told Jimmy to turn in on one of the lockers. The young banker let Jimmy sleep till the first streaks of daylight appeared in the eastern sky, when he aroused him, handed him the revolver, and lay down himself. As it was Sunday morning, nobody came near the wharf before half-past seven, when a couple of boys appeared with fishing tackle. Jimmy called Dick, and the young banker asked the lads if there was a village near by and how far the nearest railroad station was.

"Babylon is the nearest place on the railroad," said one of the boys. "It's ten miles in that direction."

"Jimmy, I'll leave you in charge of the boat, the prisoner, and the plunder. I'm going to see the Babylon police," said Dick.

He started off and in due time reached the town. He inquired his way to the station-house, told his story, and returned to the wharf with two policemen. They took charge of the boat, the prisoner and the grip of valuables. Dick, leaving his business card in their hands, was per-

mitted to return to town and take the first train, with Jimmy, for New York. The Babylon police had no great trouble, with Dick's information, in finding out the persons who had been robbed. The matter had already been reported to the Riverview constables, who were out looking for the thieves. They were well-to-do people who lived in a sort of manor house outside of the village, in the opposite direction from the sanitarium. The New York authorities were asked to be on the watch for a man answering Quigley's description, but he was never caught. The grand jury of Suffolk County found an indictment against Golding, but as he was indicted in New York for the robbery of the L. & M. bonds and other property, he had to be tried there first.

He was convicted and got ten years, with the prospect of ten more when tried for the burglary on Long Island after his release at the end of his term. The family that was robbed made Dick a very handsome present which they sent him with a letter of grateful thanks and the present carried with it \$100 in cash for Jimmy.

CHAPTER XII.—Cornering Wall Street Sharks.

One day a man came into the bank and asked to see Dick. He gave his name as Simpson, and Jimmy showed him into his office. Dick recognized him as a man who had been pointed out to him as the managing partner of a big bucketshop. This bucketshop was a regular gold mine, and Dick had heard that it was financed by a clique of brokers who bore a foxy reputation. So far as appearances went Simpson was proprietor of the bucketshop business, for the brokers knew better than to have their connection with the concern established in the eyes of Wall Street.

The penalty would be the loss of their seats in the Stock Exchange, and otherwise they would get a black eye. It is hard to keep a secret in Wall Street, and so the suspicion prevailed that some of the foxy brokers at least were behind Simpson's bucketshop. Nobody, however took the trouble to investigate the suspicion, and so the brokers avoided the trouble that might have been theirs. Dick was surprised to receive a visit from Simpson, and wondered what he wanted. Simpson didn't keep him in doubt about the matter. He wanted a loan of 10,000 shares of P. & Q. stock. As P. & Q. was worth \$75 a share, the bunch of stock offered as security had a market value of three-quarters of a million. Mr. Simpson wanted to raise half a million on it. The bank had no such sum to advance, and Dick frankly told his visitor that he couldn't accommodate him.

Simpson looked disappointed. "You do a considerable business with brokers," he said; "that's why I called."

"It is because we are doing a large and steady business in call loans particularly that we cannot loan you or any one else half a million at one time," replied Dick. "Why don't you go to some big bank?"

"There are reasons why I don't want to patronize one at present," said Simpson.

"Well, I don't think you'll be able to make the loan you are after at a private bank."

"Can you accommodate me with half of the amount?"

"No, sir, nor with a quarter of it," said the young banker.

This wasn't strictly true, but Dick didn't care to make a loan to Simpson, though the security he had to offer was all right. He didn't like to have any transaction with a bucketshop, and the Simpson place had a hard reputation for fleecing its customers in a legal way. So Simpson went away to try some other banker. Dick wondered why he wanted to raise such a large sum of money.

"I'll bet he and his backers have got some scheme on foot. Perhaps they're raising money for the purpose of cornering some stock and then unloading on the public at an advanced price. The chances are that crowd wouldn't tackle such a proposition on its merits, for such ventures are extremely risky. The sharks who stand behind the bucketshops always gamble with loaded dice. The people who buck against them come in for the short end every time. It is too bad they cannot be driven out of the speculative field."

At that moment Dick saw a folded piece of paper lying near the chair just vacated by Simpson. He picked it up and looked at it. This is what he read:

"James Simpson, Esq.:

"We have secured Room No. 911 in the Burrell Building, and will hold our first meeting there on Thursday at five sharp. Don't fail to be on hand, as matters of great importance will be brought before the syndicate.

"Yours truly, JOHN D. FLEECE,
"Secretary to the Syndicate."

The young banker put the note in a pigeon-hole of his desk and went on with the work he had in hand. When he went to lunch, curiosity induced him to ride up to the ninth floor to see where Room 911 was. He found it. The adjoining room door bore a small sign reading, "To let—inquire of the Superintendent, Room 16."

When Dick saw the sign a luminous idea occurred to him. He would call on the superintendent, whom he knew well, and get the use of Room No. 912 for a few days. By going to the room on Thursday afternoon, with a short step-ladder, he could observe through a crack under the transom all who called at Room No. 911, and the visitors themselves would be unaware that they were being piped off. It was a great idea, and Dick determined to adopt it. Accordingly, when he returned from lunch he called on the superintendent and easily obtained the use of the room for a few days, provided, of course, it was not rented in the meantime. That afternoon Dick visited the room and to his great satisfaction he saw that there was a door between the room and No. 911. The keyhole was clear, and peeping through he caught sight of a long table surrounded by a dozen chairs. That was all the furniture the room contained.

The following day was Thursday, and the young banker impatiently waited for the afternoon to wear away. He judged that it would be well for him to be on hand some time before the hour set for the meeting so as not to be discovered going into the room. Accordingly, he left the bank at four and went up to the room, letting himself in

quietly with his key. Locking the door, he repaired to the other door, looking into Room No. 911 and saw that no one had yet arrived. The first person came at half-past four. He brushed off the table and arranged the chairs evenly. Soon afterward well-dressed men began dropping in, singly and in pairs, and Dick got a good view of their faces through the keyhole. He recognized a number of them as brokers whose faces he was familiar with. One of the last to arrive was Simpson, and five minutes later one of the men took his place at the head of the table and called the meeting to order. The meeting lasted a full hour and nothing that passed at it escaped the young banker's ear. The syndicate was formed to corner and boom X. & Y. stock. The necessary money had been pledged to see the deal through, with the help of the funds they intended to borrow on the shares as they secured them.

Archibald Fox had been selected to manage the operation, and all funds were to be made payable to his order. Dick learned enough to make him as wise as any member of the syndicate, and he saw at once how he could turn this information to his own advantage. When the meeting broke up it was arranged to hold another on Saturday, at two. Dick waited till every one had gone and the corridor was deserted. Then he let himself out of Room 912 and went home.

Next day he went to a brokerage house where he was not known and ordered 10,000 shares of X. & Y. bought for his account on margin, putting up \$100,000. He gave two other brokers on the same floor orders to buy 5,000 shares each. The 20,000 shares were secured by him at 75. On Saturday, at two, he was back in Room No. 912, listening to the report made by Archibald Fox to the members of the syndicate. That gentleman stated how many shares of the stock had so far been bought by his firm for the syndicate, and what had been paid for them. Other matters connected with the scheme were discussed, and the meeting adjourned at the end of an hour to reconvene on the following Wednesday at five.

A few days after X. & Y. began to advance in price, soon reaching 80. Two days later it was up to 85. Dick might have realized \$200,000 clear profit if he had sold. He held on, however, as he was perfectly familiar with the plans of the syndicate and waited for the combine to begin to unload. The syndicate continued to force the price up until it reached 95, then Fox stated at a meeting that he would start in unloading next day, as the syndicate was in for all it was worth and it was dangerous to go any further. Soon after the opening of the Exchange next morning, Dick instructed the broker who held the 10,000 shares to offer them in five lots of 2,000 each in quick succession. The syndicate had to take them in at 95 3-8, the price asked. That called for nearly a million, but the combine, though staggered by the demand on their resources, expected to realize presently on their big holdings.

After a pause Dick ordered one of the other two brokers to offer 5,000 shares in a lump at the market. Archibald Fox was paralyzed, for the syndicate was in up to its head and ears. With the desperate hope that he would weather the storm somehow, he accepted the stock. Ten minutes later Dick threw his remaining block at the

combine. That proved to be the last straw. Fox couldn't take that lot and the cornered syndicate of Wall Street sharks crumbled up like a piece of burning paper and went to the wall. A panic set in as the broker began offering the shares in small lots, one after the other. When the slump was finally arrested, X. & Y. was down to 80, and Dick had made a clear \$400,000, while every member of the combine was badly hit in pocket.

CHAPTER XIII.—Conclusion.

It would be hard to explain the feelings of the individual members of the combine of Wall Street sharks when they realized how badly hit they were by the unexpected boom on which they had confidently expected to reap a fortune. Archibald Fox was bombarded with disgusted inquiries, some of the brokers roundly abusing him in their wrath, and blaming him for the failure of the scheme. He notified all hands to meet at Room 911 next day at five and he would make a full report. He added that he was investigating the matter to see who was responsible for throwing 20,000 shares of the stock, which they supposed were held by at least one hundred people, on the combine at the critical moment. In some way the information leaked out that Dick Dalton, manager of Harvey's bank, was the party, but as the boy was not known as a speculator, and was so young, Fox gave little credence to the report. The rumor, however, gained ground in the Street, and many traders stopped Dick on the sidewalk, when he was out, and asked him if the report was true.

Dick would not confirm or deny the matter, and because he wouldn't actually deny the report, it was accepted as a fact. The result was the combine members began to regard Dick in no pleasant light. They wondered how it was that the boy came to get in on the stock. Simpson remembered that he had lost the note containing the notice about the first meeting, and where and when it was to be held. The suspicion prevailed that he lost it in the Harvey bank when he went there to try and negotiate the loan on P. & Q. stock, and that Dick found it. On the day that Fox had called the meeting to make his explanation one of the syndicate learned that Dick had been seen entering Room 912 on a certain day and at a certain hour.

The broker, after hearing this, rushed around to tell Fox about it. The two put their heads together and a luminous light filled their brains.

Inside of an hour Fox had notified every member of the syndicate of the facts, and added that they must consider that afternoon how they were to get back at the young banker. They talked the matter over with some of their associates, and the result was that when the foxy traders started for the Burrell Building to attend the meeting called by their manager, they were in a mighty bad humor. A bunch of them went up in the elevator together, which stopped at the seventh floor to let a tenant out. At that moment Dick came out of a broker's office on that floor opposite the elevator, with a bag of gold in his hand. In the other hand he carried an umbrella, for it was drizzling outside, while under his arm was a book.

"There he is!" cried one of the syndicate. "Let's corner him and knock the head off him!"

Spurred on by their angry feelings, the whole bunch rushed out of the elevator and made for Dick. He saw them coming, recognized them, and suspecting they were going to handle him roughly he made a dash for the staircase and started upstairs, intending to enter a down cage at the next floor. The pursuers were too quick for him to chance it, so he continued on up to the ninth floor, resolving to take refuge in Room 912, of which he still carried the key. Reaching the door of the office, Dick dropped his book, money-bag and umbrella, and stuck the key in the keyhole. The pursuing crowd came running down the hall, shouting to him to stop. But the young banker opened the door. He had barely time to reach for the money-bag, secure it and slam the door when the bunch came up and began to pound on the door for admission.

Dick gave them the merry ha! ha! through the keyhole, and they danced around the corridor with rage. Some of them entered Room No. 911, and then one of them suggested that the key of the connecting door be sent for. Dick heard the man make the proposition and he saw that if they got the key they would catch him. He raised the window overlooking the court and shouted to a bookkeeper in one of the rooms opposite. The man raised his window and asked what he wanted.

"There is a crowd of lunatics in the corridor outside this office trying to get at me," replied Dick. "Telephone the janitor to come up with a couple of men and clean them out."

The bookkeeper said he would. In the meanwhile the excitement continued in the corridor, the syndicate members making Rome howl. Dick climbed up to the transom, supported himself there by one foot on the knob of the door, and surveyed the mob outside.

"There he is, the young scoundrel!" roared a syndicate man.

"Gentlemen, pray calm yourselves one moment. I know every one of you, both by face and name, and I know that you are all directly connected with the Simpson bucketshop. If you don't retire quietly and leave me alone, I assure you that I will prepare an affidavit and submit it to the governors of the Stock Exchange, that will make things warm for you. I will then, if requested, go before the board and swear to facts you will find hard to disprove. Under these circumstances, gentlemen, I think you will perceive the advisability of calming your angry passions toward me and relinquishing your purpose of attacking me for my coup in X. & Y."

Dick's words produced a sensation in the ranks of his aggressors. They all saw that the boy had them where the shoe pinched, and was in a position to make good his threat. The riot ceased as if by magic, and they gathered together for a hurried consultation. The result was Fox addressed the young banker.

"You can come out, young man, without fear; but we would like to have a talk with you in the next room," he said.

"All right. Anything to be agreeable," said Dick, who got the key, opened the door, and found himself in the same position Daniel was on the morning after he had been imprisoned with the lions. The brokers glared at him, but

made no effort to assault him. As he walked into Room No. 911 with them, the janitor and two husky assistants came on the scene.

"What's the trouble?" he asked. "Where are the lunatics?"

"The lunatics have all recovered their reason, Murphy, so I shall not require your services. Here is a bill to divide with your men to pay you for your trouble," said Dick.

"Now, young man, we want to know how you beat us?" said Fox, as the bunch gathered about the table and glared at Dick.

"I beat you by possessing a longer head than yourselves," replied the boy.

"We have learned that you got temporary possession of the next room for the purpose of spying on us through the keyhole of yonder door. Do you call that honorable and manly?"

"Perhaps not, Mr. Fox, though they say all is fair in the Wall Street game," answered the young banker, apparently not in the least ashamed of himself. "Had you been ordinary brokers, I might have hesitated at enacting the part of a Paul Pry, but you are not ordinary brokers. Every one of you is directly interested in the bucketshop business under the rose, and that is contrary to the regulations of the Exchange. Still, if your bucketshop operations were on the square, I should be the last to find any fault with them. But they are not square. Simpson has been exposed in one of the big magazines and his methods shown up in all its crookedness. You are responsible for Simpson, for he is merely your active manager. You get the profits that he wrings from the purses of foolish widows, boys, and small speculators who have not capital enough to trade with a regular broker. If all the lambs you have ruined were to pass at one time in front of the Simpson bucketshop, there would be a parade that would attract a whole lot of attention. That's all I've got to say at present, so I'll wish you good day, gentlemen."

Dick went straight to the bank, feeling mighty good, but there a great surprise awaited him. Seated in his office was his aunt and Mr. Harvey, who had regained full possession of his reason. We will pass over the scene that followed. Dick was mighty glad to see his uncle restored to the mental faculties, though it meant his own abdication from the boss-ship of the bank. This, however, didn't really happen.

His uncle was so well pleased with his management of the bank and the fact that his shrewdness had added half a million to its resources, that he decided not to resume the active direction himself. Papers were at once drawn up which made Dick an equal partner in the bank, and Mr. Harvey made him its managing head for all future time. To-day Harvey's bank is entirely owned by Dick, his uncle and aunt both having paid the debt of nature, and it is regarded, considering its capital, as one of the most solid financial institutions in Wall Street. And so we draw the curtain on the young banker who cornered the Wall Street sharks.

Next week's issue will contain "A POOR BOY'S LUCK; or, THE RISE OF A YOUNG BUILD-ER."

CURRENT NEWS

MONKEY BITES A KING

King Alexander, who has been suffering for several days from a monkey bite received when he went to the rescue of his pet dog, who was being worsted in a battle with the simian, is in a very critical condition.

He had two attacks of fever, it is stated, and intestinal complications and jaundice are declared to have set in.

BUYS MONEY MACHINE

Dazzled with stories that he would become a second Ponzi in no time, Bartholen Fargo, a Hungarian living at Elliott Heights, Bethlehem, Pa., drew all his savings (\$2,800) from a local bank and handed it over to two smooth-talking strangers for a money making machine which they were exhibiting.

Then Fargo suddenly woke up to the fact that he had been fleeced and hurried to police headquarters, where he exhibited some pieces of paper the size of bills and several boards, which were all he had to show for his money.

FOUND DIAMONDS, LOST MAID

Mrs. Joseph Maher, of Rockville Centre, L. I., did not lose her diamond as she had supposed, but lost her maid. It happened this way:

Mrs. Maher left three diamond rings, valued at over \$1,500, on a washstand the other afternoon a few minutes before her colored maid, Rena Fisher, left the house. When Mrs. Maher could not find the diamonds Chief of Police Bacon was summoned. He was in the house when the maid came back. She denied knowing anything of the rings, but was taken before Justice John S. Thorp, who fixed bail in \$2,500.

As a former employer in Garden City was bailing the maid out word came that the diamonds had been found. Invited by her former employer to return to his household, she quit the Maher family.

NEW CHECKERS CHAMPION IN AMERICA

J. F. Herr of Buffalo, N. Y., is the new American checker champion. He succeeded to the title—held until his death last February by the late Hugh Henderson of Pittsburgh—in the American Checker Association's fourth annual major tournament just concluded at Cedar Point, a Lake Erie shore summer resort near Sandusky, Ohio.

Herr gained the tournament final by defeating Alfred Jordan of Los Angeles, Cal., former British champion, who had been picked by 90 per cent. of the experts attracted by the Cedar Point meet to win the American title.

The New Yorker and the Californian played twenty-one games, each of which resulted in a draw before in the twenty-second the former gained an advantage that netted him his win. The two were opposed fourteen hours and twenty minutes.

In the final Herr disposed of J. P. Bradford of Cleveland, high man of the opposing group, in easy fashion.

BUYING LIBERTIES FOR KEEPS

The present Liberty Bond situation is commented on by Mr. Frank McLain, Financial Editor, in the Philadelphia Press as follows:

"The whole list of Liberty Bonds may now be bought upon the same principle that investment was made in a small way in War Savings Stamps. The stamps were bought below par with a view of having them paid at par at maturity. So now the Liberty Bonds may be bought far below par and if they are held to maturity the holder will get one hundred cents on the dollar. Take the Fourth Liberty 4 1-4s which are selling below 84.

"An investment of say \$840 now will in 1938 bring a payment of \$1,000 and in addition, the bond will pay annually \$42.50 as interest and if this interest is deposited when the coupons are clipped so that it will be compounded there will be another \$1,000 accumulated by the time the Liberty Bond matures. Some parents are making an investment of this kind for very young children so that by the time they reach the age of 21 years they will have \$2,000 of capital available which grew out of an investment of \$840 by the parents.

"If the heads of 32,000,000 families in the United States would adopt this course the question of the public absorbing the funded debt would be solved."

GIRL WINS SCHOLARSHIP COMPETITION

Miss Dorothy E. Holloway of Williamsport, Pa., is the first woman to win a scholarship established under auspices of the Pennsylvania Railroad. The award has just been announced by Mrs. Robert Clinton Wright, chairman of Department No. 3, Pennsylvania Railroad Women's Division for War Relief.

The scholarship was established this year to commemorate the work done during the world war by the members of Department No. 3 in making surgical dressings for the American troops, and also as a memorial to the men of the freight traffic department of the Pennsylvania Railroad who gave their lives for their country in the conflict.

Under the terms of the scholarship, the winner, Miss Holloway, is entitled to pursue any course at the University of Pennsylvania to which women are admitted. She has chosen the general educational course.

The competition was open to sons and daughters of present or deceased employees of the freight traffic department of the Pennsylvania system and to the sons and daughters of members of Department No. 3.

Miss Holloway, who is 17 years old, was born in Williamsport and was graduated from the high school in that city, where she received marked recognition for scholarship. Her father, William H. Holloway, has been in the service of the Pennsylvania Railroad at Williamsport since 1874. He is at present chief clerk to W. G. Spangle, division freight agent, at Williamsport.

Lost On Mt. Erebus

— OR —

A Boy Explorer At the South Pole

By GASTON GARNE

(A Serial Story)

CHAPTER XVIII.—(Continued)

One was a growing liking for the captain's pretty daughter, that increased with absence, and fed upon the rebuffs which had hitherto been given him by Madge.

The other was a real desire to go furthest south himself. When he now learned that Hawley and Madge had been to the pole, his anger knew no bounds. He ate and glowered at Joe, who was modestly telling what he and Madge had done, and with difficulty restrained himself.

Finally, when Joe concluded, he broke in before Madge could add her confirming word:

"It's all a lie. You go to the pole? I don't believe it. You did not have grub enough, in the first place."

"We seem to have enough so that you can fill up from it, and gain strength to be more insulting than usual."

This from Joe decisively, while Madge added:

"You always were a brute, Rucker. You believe us, don't you, doctor?"

"I am glad to be able to say yes," said Carr promptly. "We were on our last legs for food when we struck your trail. You have saved our lives, instead of our finding that you and Hawley had perished in that awful flare-up on Erebus. We had given you up for lost before that, sure."

While they were eating, Joy explained that he had joined the search party which Dr. Carr proposed, because Lieutenant Ord was sick at the time. He also released Hawley and Madge, notwithstanding Rucker's scowls and Shouse's remonstrance.

"I'm not going to eat their grub," remarked the boatswain, "and see them, we come after, lockin' on bound. Eh, doctor?"

"I should say not," was Carr's response. "I'm not strong, and have been ill. But when we determined to look you two up, I felt that I must go along."

"Our grub supply was scarce. But we did not expect to go much beyond Erebus, until we came on your trail heading southward on this side of the volcano."

"Strange you did not pass our cache," began Joe, then stopped after noticing Rucker's sudden, eager look.

"What cache?" demanded the chief mate. "In latitude about 87 degrees south we thought we had discovered a cache, but it turned out to be only a small ice cap. Where should you have a cache, and us here, all but starving? We dug into that ice like bears, didn't we, Shouse?"

"We did that. There was the trail going south,

and it skirted the piled ice, and we said to each other—what if there is grub here?"

Hawley nodded at Madge, then asked:

"Was the sun visible, low in the south, over a rosy haze?"

"Come to think, I reckon it was. But what does that signify?"

"When did this occur? Day before yesterday?"

"Come to think I reckon that's so too. But what—"

"There you are, Madge!" cried Joe eagerly. What we saw at the pole was not an optical illusion, but a sort of a reflection of that scene going on over a hundred miles back on our own trail."

"I'm glad they didn't strike the real cache, aren't you, Joe?" exclaimed Madge, frowning at Rucker, who was taking all this in with a scowl of astonishment.

"Then you have a real cache—somewhere?" said the mate, fixing her with his evil eye.

"Of course we have—two of them, for that matter—"

"Madge!" called Hawley, slightly shaking his head. "Don't. Let's keep our power over fellows like Rucker, who are hostile to us. We can confide in the doctor, and, perhaps, Joy."

"Oh, I forgot! Please, Joe, forgive me. You are always right."

"And I always try to be right, Miss Madge," threw in Joy, eager to make his own position clear at the start. "Where you are concerned, and Mr. Hawley and the doctor, I'm with you three all the time and every time—see?"

But Rucker and Shouse, foreseeing that the odds would soon be against themselves, drew together and whispered.

"Men," remarked the chief mate at length, "no matter what our individual sentiments may be, we are here in this desolate country to stand, if we stick together, or fall, if we part. I move that we shake hands and quit our quarreling."

"You are the quarreling one, Mr. Rucker," said Madge quietly. "You have always been the quarreling one. I won't shake hands with you, for I do not like you. But I join in saying that it is worse than foolish for us to quarrel now. It will take our best to save our lives and get back to the coast again."

"I think you are right, Madge," said Carr. "We've found you, and you and Joe have found the pole—"

"They say they have," interjected Rucker doubtfully; but Carr went on as if Rucker had not spoken.

"What we want now is to reach the coast alive. Our own grub supply had about given out the day before we met you here. If you and Mr. Hawley have access to caches of provisions that we do not know of, in heaven's name let us all try to reach them."

"I am agreeable," said Joe promptly. "We can tell our different stories, and produce our proofs later on. I am willing to shake hands all round, on Mr. Rucker's proposal. Then we will do our best to reach the first cache."

(To be continued.)

THE NEWS IN SHORT ARTICLES.

LAST BUFFALO HERD ROAMS M'KENZIE BASIN

A herd of wild bison, numbering more than 1,000 animals, said to be the last herd on the American continent, has been discovered roaming in the country of the McKenzie River basin. F. H. Kitto, exploring engineer of the National Resources Intelligence Branch of the Department of the Interior, Ottawa, is the discoverer, and he states that he received reports of another herd, equally as large, further north.

BEST BOY

Wesley Sheldon, of Ashburnham, Mass., aged twelve, is said to be the best boy in the United States, according to farm bureau officials.

In three months Wesley made fifty-eight loaves of bread in nineteen bakings; did seventy-six hours of housework; spent forty-eight hours running errands for his mother. In addition to this he found time to deliver 124 papers nightly; go to school; make a cake or two and sometimes biscuits; wash dishes, play baseball; take long rides through the hills on his bicycle; go swimming frequently. Despite his housewifely talents, Wesley is all boy, red headed, freckled and full of pep. He can twist a curve over the plate better than any of the neighborhood sandlot ball players, and he is saving his money to go to college.

MAN RETURNS

A man came to Salem, Ill., the other day announcing himself as Ledwick or Lederidge of South America. A number of the older citizens were positive that he was Presley Goodnow, absent from Salem twenty-eight years. The stranger, however, maintained he was a distant relative of Presley. His purpose in coming, he said, was to settle an old estate.

Several days later Judge Charles N. Goodnow came down from Chicago and recognized the stranger as his brother Presley and then the latter laughingly admitted that he was Presley and accompanied the Judge to Chicago.

Presley said he had been traveling in foreign countries since his disappearance. His mother, who had refused to believe that he was dead, died a few months ago. The last heard here from Presley before his disappearance was a letter in which he stated that his partner in Arizona was ill and that he feared he too would become ill.

WOMEN OF MYSTERY HAUNT CENTRAL EUROPE

The drama of mysterious women who have appeared in the capitals of central and eastern Europe have begun to attract the speculative attention of the Vienna newspapers.

Perfectly dressed and nearly always of more than ordinary beauty, they seem to travel unhindered over frontiers where the average traveler is treated as a suspect. On crowded trains

with the most limited first class accommodations, usually taking a week to secure, they always have the choice compartments at a moment's notice, and in hotels with long waiting lists in Warsaw, Prague, Vienna, Belgrade, Bucharest and other cities they find rooms waiting them.

They travel from country to country on smoothed ways and frontiers present no terrors to them.

The newspaper belief is that they are principally smugglers of valuables and securities and foreign money under high protection, if they are not spies or both.

Even a first class hotel in Vienna has its coterie of these mysterious persons who come and go irregularly and can be seen first in one city and then in another.

PREHISTORIC MOSQUITOES IN AMBER

Nearby States have long suffered the opprobrium of producing large crops of vicious mosquitoes, but happily that notoriety is diminishing through the use of modern methods for their extermination. If the improvement continues there is ground for believing that it will be necessary to visit a museum to find out what the insects looked like.

There are specimens still to be found, however, and some were recently discovered in a very unusual manner. In New York, on the most famous street in the world, is a curio shop where among other strange things sold as souvenirs are small pieces of amber cut into squares and rectangles of different thickness and suggesting diminutive blocks of brown sugar.

The odd feature about these little pieces of amber is that each one contains an insect, preserved in the amber and so nicely displayed that it is almost uncanny to see them delicately poised in the glassy, translucent material.

Every one knows in a general way that amber is a rosin found in the ground of various localities bordering the Baltic Sea. Perhaps it is not so well known that its origin was similar to the gum that exudes from cherry trees; but amber belongs to a bygone age and the trees that produced it disappeared long ago. The vegetable origin is proved by its being found with coal, or fossil wood, and also by the insects found in it.

In some of the specimens insects with wings and legs separated from the bodies would seem to indicate their struggles to free themselves from the then viscous fluid. As more gum exuded the insects would become completely encased, and as such gums are aromatic and therefore preservative against decay, trees, gum and insects have become buried in the earth by convulsions of nature and fossilized in time by geological processes. The specimens of prehistoric mosquitoes thus preserved bear a striking resemblance to those of to-day.

Amber was known to the ancients, who early discovered its electrical properties; in fact, they named it electron, whence our word electricity.

STRATEGY

By Paul Braddon

It is a singular thing—one of the most singular in the world—to think of what results hinge on the most trivial circumstances. And in no walk in life is this truth exemplified more frequently than in the detective's profession.

As an instance:

I had of late frequently heard extolled the beauty of a woman bearing the stage name of Lola, who was a singer of ballads at an east side variety theater.

Happening to pass the theater one evening I dropped in just prior to the moment of her appearance. Truly her beauty had not been spoken of in terms of exaggeration. She was, indeed, very beautiful.

At the conclusion of her song a large bouquet was hung on the stage. It came from a private box, in which was seated an elderly man, whose dress and appearance betokened his wealth.

She was recalled and sang again, and I saw her smile an acknowledgment toward the box.

A fancy struck me to see what Lola looked like when off the stage, and I made my way to the stage entrance. I noticed a carriage drawn up near by, and it struck me that it belonged to the gentleman in the box.

I found the stage entrance guarded by a doorman. I was, however, well acquainted with him, and he permitted me to enter, and I posed myself in a position where she must pass near me in going out.

I had not been there long when I heard footsteps slowly drawing near, and voices in low conversation.

"Well, what do you say, Harry?"

"You say he has proposed?"

"Yes."

"He is rich? There isn't any doubt about it?"

"No."

"Then——" he paused briefly. "I hate to give you up, Lola, even for a week. But I suppose you'd best marry him, though. They say he's got heart disease—and you'll be a rich, young widow before a great while."

"And then it will be plain sailing for us," said the woman. "I'll tell him yes, then."

And with a parting kiss he hung back, allowing Lola to pass out alone, where she was met by James Bristol, a wealthy retired dry goods merchant.

Instantly I comprehended the situation. Bristol had become enamored of Lola and wished to marry her, having no suspicion of her true character, or that this man, Harry Evans, was her lover.

I saw her enter his carriage to be driven to her home.

Thinking it all over that evening in the privacy of my room, I wondered whether I had best attempt to enlighten Bristol.

"Phew! I'd be a fool to try it," I at last decided. "She'd wear it well, I so, and the old fool would believe her in preference to me."

I thought no more of the matter until one day, several weeks later, when I saw their marriage

announced in the papers. They had been married the day following the conclusion of her engagement.

These circumstances, which the lapse of time had nearly obliterated from my memory, when they were recalled one day, about a year later, by seeing a notice of the death of James Bristol.

He had died of heart disease, the announcement stated.

It would be impossible for me to say why I so far interested myself in the matter as to take the trouble to ascertain the precise circumstances of his death. I had a vague desire to know—that was all the incentive I ever knew.

I learned that Bristol had bought an elegant house and grounds on the boulevard, near Fort Washington. He had been found dead in a small summer house on the grounds by the coachman—stricken down by heart disease.

Wandering about the grounds, I finally approached the stables and struck up a conversation with the coachman.

"I fancy she won't break her heart," he said, referring to Mrs. Bristol.

"Why?"

"Well, she didn't love him any too well," said the loquacious fellow. "He worshipped her, though. There's a younger and better-looking man who comes sometimes that she likes a heap better."

Instantly my thoughts reverted to her old lover, the variety actor—Harry Evans.

"Oh, well," I carelessly said, "that's not anything. There's many a woman who thinks more of another man than her husband. But it doesn't follow that there's anything wrong."

"No," he answered, and then winked knowingly—as much as to say: "But in this case it's different."

"Did you ever see anything out of the way?"

"Not myself. But you must know that the cook and me's a-goin' to be married, and she can be kind o' free, you know, in telling me what goes on in the house; and she says she's seen the same fellow about the house when he shouldn't been—that's all."

Now, all this amounted to nothing. Had I not overheard that short conversation in the theatre, I should not have given this idle gossip a second thought. But the trifling matter of overhearing that short discussion was destined to be the unimportant circumstance on which weighty matters were to hinge.

I determined to obtain a look at the body of Mr. Bristol, and, finding out who his undertaker was, I procured admission, with him, to the house. And I made a discovery.

Less than a week after the burial of Mr. Bristol I saw an advertisement in the paper for a man as coachman, and his wife as cook, inserted by the young widow.

Ha! I can understand this. She wishes to get rid of her old servants and take new ones, who have no idea of what has occurred.

Ten minutes later I was at my house in deep discussion with our cook Kate, an intelligent Irish girl.

Dressed up in her best, and I attired in a very loud suit, we presented ourselves at the residence of Mrs. Bristol. As we entered her presence I thought:

"There's no great sorrow in her face, anyhow."

She had an album in her lap, looking over some picture:

"Ah!" she said, glancing up, "you've come in answer to the advertisement?"

"If you please, mim," I answered, and, stooping, I pretended to pick up from the floor a man's glove, which I extended to her as I said: "Perhaps as how you know the owner. 'Faith but it's stained with something—blood, isn't it?"

She snatched the glove quickly from my hand, glanced at it, and then, recovering her composure, tossed it carelessly on the table beside her. But I saw she never took her eyes from it or gave me a chance to carry it away again.

She questioned Katy and myself at some length. I made myself appear exceedingly stupid, and Katy did the same.

When my work was finished for the day I sat with Katy in the kitchen, pretending to read, but in reality with my ears wide open to hear what transpired about me.

The doorbell rang.

Coming into the kitchen afterward, the waiting maid said it was madam's cousin.

"Her lover," I thought, but said nothing.

I began to furtively eye the girl. It would be next to impossible to take up the espionage I proposed without her being aware of it; and yet I really liked to take her into my confidence.

"If you will go to the door in case anybody rings, I'll go to bed," she said to Katy, who, glancing at me, and correctly interpreting my look, answered in the affirmative.

Once she was fairly out of the way I took off my shoes and softly went upstairs. They—Lola and her cousin—were in the sitting-room where I had seen her.

I managed to get near enough to hear what was said, even though they conversed in very low tones.

"You've got your new help?" he said.

"Yes."

"Have you done well?"

"Splendidly, I think," she replied. "They are both as dumb as can be, though they understand their work, and wouldn't tumble if a house fell on them."

"By the way, I have lost one of my gloves. Have you seen it?"

"Yes, here it is."

I peeped through the crack of the partially-opened door and saw him take it eagerly, and a look of relief crossed his face.

"I didn't know what had become of it. Little things, like the losing of this glove, might do us much damage. Halloo, here's a spot on it! Blood! I didn't think he spilled a drop. There was none seen on him?" he said, anxiously.

"No!" she answered. "By the way, Harry, did you get me that new crochet needle?"

"No, but I'll do so to-morrow. Where's the handle?"

"In the workbox in my room."

I waited for no more.

Leaving the house, I hurried to the nearest telegraph office and sent a dispatch to headquarters.

In an hour four officers were at my side. I admitted them to the house, and led the way to the sitting-room.

We heard them kiss each other, and when we entered the room suddenly she was sitting beside him, his arms around her waist. They started up at our entrance, and both turned pale.

"John," said Mrs. Bristol, angrily, speaking to me, "what does this mean?"

"Simply, madam, that you and this man here are prisoners."

"How? What for?" she said in faltering tones.

"For murdering your husband!" I sternly said—"for murdering the kind old man who rescued you from a life of misery and shame and made you his wife, unworthy as you were."

Harry Evans at first laughed scornfully and seemed disposed to brave it out. But as he heard my calmly spoken words, and realized that I only spoke what I knew to be the truth, a change took place in him. He never thought of the woman now; he only thought of himself, of how he could escape the penalty of his awful crime.

I saw him glance about him, and towards an open window, and I uttered a few words to my companions.

His face took on a desperate look, he snatched out a revolver and fired two shots point-blank at the officers, and then flung himself headlong through the window.

After him sprang two of the officers. Evans had fallen awkwardly, and lay sprawling on the ground. One of the officers lighted squarely on him, driving the breath from his body, and placing him hors de combat. With the handcuffs on him, he was marched around the house, through the front door, and into the sitting-room again, where one of the two officers was stanching the flow of blood where one of Evans' bullets had entered his companion's shoulder.

The body of Mr. Bristol was exhumed, and a coroner's jury impaneled. And there, while the guilty pair stood by, I sprang the mine, and unraveled the history of their dreadful crime.

"Harry Evans was at your house, Mrs. Bristol, the day of your husband's death. You surreptitiously administered a small quantity of opium to your husband. He complained of feeling sleepy soon after, and you suggested fresh air. He sat down in the summer house, and there fell asleep."

Here I held up the handle of a crochet needle, made of gold and bearing the words:

"Lola; from your husband."

"Gentlemen, you observe that the needle has been broken. See if you can find it in Mr. Bristol's head."

Instantly the defiant manner of Evans vanished. He saw that the game was up.

With a pair of pincers the missing piece of the crochet needle was drawn from the old man's head. The present—the token of love he had given her—had been made the instrument of his death.

While Mr. Bristol was sleeping heavily in the summer house, Evans had plunged the needle into his brain, and then broken it off. The fracture at the point of breaking was peculiar; there could be no doubt that needle and handle belonged to each other.

The glove was proved to be his very easily. It was a brand sold only by A. T. Stewart & Co., and the salesman remembered selling this pair to Evans.

Fame and Fortune Weekly

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ITEMS OF INTEREST

X-RAYS AND THE SHOE

A leading New York store has recently installed an ingenious X-ray outfit which permits its patrons to see just how their feet fit in any pair of shoes. In fact, at a glance the patrons can note the position of the bones of their feet in any given pair of shoes, and in that manner determine whether they are trying the proper last or not.

PLOUGHED AGAIN FOR LOST POCKET-BOOK

While ploughing a plot of about an acre near his home at Pealertown, Bloomsburgh, Pa., Harry Davis lost a pocketbook containing \$25 in money and some valuable papers. He discovered his loss when he had finished ploughing the field and determined at once that he must have ploughed it under. He at once began ploughing the field over. After he had harrowed it thoroughly he ploughed it a third time. He has failed to recover the lost papers.

FUEL VALUE OF WOOD

The fuel value of wood has been the subject of more than one discussion and the following therefore may be of interest. A ton of coal may be taken as the equivalent in heating value of one cord of heavy wood, such as hickory, ash, oak, elm, beech, locust, birch, cherry, long-leaf pine, and hard maple. One and a half cords are required of short-leaf pine, Douglas fir, red gum, sycamore, soft maple, and western hemlock to equal a ton of coal, while in the case of cedar, cypress, catalpa, basswood, redwood, poplar, spruce, and white pine, two cords are equivalent to one ton of coal. Resin in wood gives twice as much heat as the wood itself, which accounts for the fact that the pines and firs have more heating power per ton than non-resinous wood.

It is to be understood that fuel value depends not alone upon heating power, but upon rapidity of burning, ease of ignition, minimum smoke, and uniformity in heat. Pines give a quick, hot fire and are consumed more rapidly than birch, birch giving a more intense flame than oak, while oak is noted for the steady heat it produces.

OPPORTUNITY FOR MARINES TO ENTER U. S. N. A.

A further opportunity for young men in the Marine Corps to enter the U. S. Naval Academy is announced by Secretary Daniels, who has added to the courses offered by the Marine Corps Institute at Quantico, Va., a special naval preparatory course. In the past few years there have been sufficient number of vacancies to accommodate all the young men of the Navy and Marine Corps who were otherwise eligible and who were able to pass the same entrance examination given to Congressional appointees. To be eligible for appointment from the ranks, the applicant must not be under sixteen nor over twenty years of age. The examinations take place each April, and the successful candidates enter the Naval Academy the following June.

LAUGHS

Spindler—Have any of the machines that Gearing invented made money? Wheeler—Only the last one, and he's sorry enough now that it did. Spindler—How is that? Wheeler—The machine made counterfeit money.

"How does Slithers feel about that chauffeur who ran off with his car and his daughter?" asked Wilkes. "He's mighty grateful," said Bil-dad. "He says the poor idiot relieved him of his two most expensive possessions."

"Betrie," said the hospitable hostess at a Sunday school treat, "won't you eat some more cookies?" "I can't. I'm full!" sighed Bertie. "Well, then, put some in your pockets." "I can't. They're full, too," was the regretful answer.

Small Girl—Why doesn't baby talk, father? Father—He can't talk yet, dear. Young babies never do. Small Girl—Oh, yes, they do. Job did. Nurse read to me out of the Bible how Job cursed the day he was born!

Teacher: "The object of this lesson is to inculcate obedience. Do you know what 'obey' means?" Apt pupil: "Yes, ma'am, I obey my father." Teacher: "Yes, that's right. Now tell me why you obey your father." Apt pupil: "'Cause he's bigger'n me!"

Tommy was at a neighbor's, and in response to the offer of a piece of bread and butter, politely said: "Thank you!" "That's right," said the lady. "I like to hear little boys say thank you." "Yes, ma told me I must say that if you give me anything to eat, even if it wasn't nothing but bread and butter."

"Pa, is there any difference between timber and lumber?" "There is no necessary difference in kind, my son; they differ merely in degree or stage of development. For example, a man may be spoken of as good timber for some high office and yet represent nothing but lumber when he gets there."

INTERESTING NEWS ARTICLES

GIRL'S RECORD PEACH PICKING

Leacy Stoops, daughter of Mr. and Mrs. W. J. Stoops, Yuba City, Cal., holds a record for peach picking this season, having picked 100 boxes in 9 1-2 hours in the Phil McNamara orchard, near here. She is twelve years of age. Under favorable conditions an able bodied man picks less than 100 boxes in an equal length of time, growers state. For a girl of twelve to pick approximately two tons of peaches in 9 1-2 hours, which means over ten boxes an hour, is considered quite a feat, and the large number of peach pickers in the country look with envious eyes on the record attained by the girl.

PORTO RICANS U. S. CITIZENS

All citizens of Porto Rico automatically became citizens of the United States under the provisions of the act of Congress approved March 2, 1917, except 288 who elected not to become American citizens. This fact was made clear to-day by the Bureau of Insular Affairs, War Department, in view of a misconception which seems to exist regarding the citizenship of Porto Ricans.

In order to avoid becoming United States citizens under this law, Porto Ricans were required to appear before a District Court and declare under oath their intention. Out of a population of 1,297,772, only 288 refused to become citizens. Of this number, many have since reconsidered their decision and taken steps to become citizens.

NO WONDER

An elderly church warden, in shaving himself one Sunday before church time, made a slight cut with the razor on the extreme end of his nose. Quickly calling his wife, he asked her if she had any court-plaster in the house. "You will find some in my sewing machine basket," she said. The warden soon had the cut covered. At the church, in assisting with the collection, he noticed every one smile as he passed the plate, and some of the younger people laughed outright. Very much annoyed, he asked a friend if there was anything wrong with his appearance. "Well, I should think there is," was the answer. "What is that on your nose?" "Court-plaster." "No," said his friend, "it's the label of a spool of cotton. It says 'Warranted 200 yards long'."

INVEST YOUR SHEKELS SAFELY OR RUSTLERS WILL GET 'EM

When Bill Hart or Tom Mix or Harry Carey have ramped through four and a half reels, rustling cattle, holding up trains and robbing stage coaches, you may see the redeemed bad man ride into the sunset across the Mexican border while a kind hearted sheriff waves a friendly farewell from the distance. They get away with it in the film. But—

In the days when a cowpuncher earned \$30 a month and when he manicured his nails by crapping the sand out of the lake oven, it was different. If a careless stranger slaughtered somebody else's beef, the owner and his friends usually escorted said stranger beneath a stout cot-

tonwood tree and moved the ground from under him. They took these steps more in sorrow than in anger, for hanging the hustler did not resurrect the dead steer.

Neither rustlers nor human nature has changed much since these days. Now the rustlers run off with your dollars instead of your cows. They work with oil stock prospectuses, promises of fifty percent dividends and assurances of enormous price advances instead of by blotting brands and stampedes. Sooner or later most of them run foul of the law and are captured or chased across the border. But if they have taken your money, putting them in the big stone house at Atlanta or Leavenworth won't bring your dollars back.

Charles Ponzi may be sent to jail but the investors to whom he promised 50 percent profit in three months have received neither money nor profit. Putting Ponzi in jail will not get their money back but putting their money into Liberty Bonds would have kept them from losing it.

If you let your dollars run loose, the rustlers are mighty likely to get at least some of them. The one safe plan is to put them where the rustlers cannot take them from you. So long as you keep your dollars corraled in Liberty Bonds and Government Savings Securities they are safe.

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GOOD READING

PAPER MADE FROM BRITISH PEAT

Peat, long used in Great Britain and Ireland as a substitute for coal, now gives considerable promise of taking the place of wood pulp for the manufacture of paper, according to an article in "Popular Mechanics Magazine." Experiments recently conducted in Manchester, England, demonstrated the possibility of making a usable grade of newsprint from bleached peat pulp, and the inventor displayed samples of other papers of various tints, suitable for wall papers, wall-board, wrapping paper, etc. For better grades of stock, it is proposed to mix the peat pulp with wood pulp.

VAST IRON DEPOSITS FOUND

The finest unworked iron fields in the world have been discovered in the Philippines, according to a report from government experts just received by the United States Bureau of Foreign and Domestic Commerce. The quantities of ore adjacent to good harbors, they state, will be sufficient to assure the future of iron and steel production in the United States for generations.

Already land believed to contain more than 500,000,000 tons has been surveyed. Deposits on the island of Mindanao are believed to be without a rival. They contain 275,000,000 tons close to good harbors and 130,000,000 tons within easy transportation distance of Daijkin Bay, perhaps the best natural harbor on the islands.

Only crude iron work in primitive smelters is being carried on at present.

KILLED MANY SEA LIONS

William M. Hunter, known in Astoria, Ore., as "king" of sea lion hunters, recently collected \$880 bounty from the State for 352 sea lion scalps, paid at the rate of \$2.50 each. Bounty is paid on the sea lion because they are considered the Pacific Coast salmon's worst enemy. They gather off the mouth of the Columbia River to prey on fish bound upstream.

Sea lion hunting is dangerous, Hunter says, and he tells of narrow escapes from angry bulls. Seals, he asserts, are not as awkward as they appear, but can travel fast. Recently one chased him over the rocks, but was killed by Hunter's companion before it reached him.

Hunter works from a small launch while at sea. Much of his hunting is done on rocky beaches where seals congregate. He learned his trade—as he terms it—as a mountaineer hunting bear and deer in the Cascade Mountains.

In addition to the Government bounty, Hunter is paid by salmon cannery men for destroying seals. Estimates on the 1919 pack, the rate of the cannery bounty would be about \$2,000 for every 1,000 sea lions killed.

Sea lions destroy the fish by snapping off their heads, it is said. During the salmon running seasons in the spring tons of the fish are victims of the sea lion herds.

AN ICE CAVE

Two to three feet of ice throughout the cave for its entire length of about one-quarter of a mile was found by Frank E. Spofford, Assistant Supervisor of Surveys, as a result of the investigation he was ordered to make by the Commissioner of the General Land Office of the cave located about twenty-five miles east of Dubois, Fremont County, Idaho.

Mr. Spofford describes the cave as being about thirty feet wide over its whole depth, with a varying height of roof of from five to twenty-five feet. He penetrated its full length and found a great unevenness of the base, evidently caused by falling rocks from the roof.

The country in which the cave occurs is a series of lava beds and the cave is lava formation. There are no stalactites or stalagmites and Mr. Spofford suggests that the ice formations are due to seepage water that has frozen. Ice is present all year. Settlers in the region are taking ice and water from the cave for domestic use.

SAILS OPEN BOAT IN PACIFIC; MEETS DEATH

Helgar Tortensen, aged mariner, descendant of the Vikings, sleeps in the Pacific Ocean.

Tortensen put out from Seattle, Wash., June 6, in a twenty-two foot open boat. His destination was San Francisco Bay. His purpose was the call of romance and adventure, of an overwhelming desire to sail alone on the Pacific, as his far famed ancestors had cruised the Arctic seas. He had no fear of the high winds and rocky reefs that would beset his path. He knew only the call that he had responded to since his youth. His wife's and friends' protests availed them nothing.

A few days later Tortensen was picked up, against his wishes, and brought to Aberdeen, Wash. But the authorities had no law to prevent this old mariner from sailing as he pleased. So he slipped the moorings, sailed up Puget Sound, through the straits of Juan de Fuca and went out on to the wide, rolling wastes of the Pacific.

Lumber vessels that plied up and down the coast reported seeing a small boat out in the deep channels. The lone pilot refused to answer signals asking if he needed help, they said. And then the word went up and down the coast to watch for Tortensen.

But the Viking lost in his adventure. The end came somewhere out in the vast spaces. That Tortensen fought a game fight, that he sailed bravely is told by the circumstances. His boat was washed up on the shore at Eureka several days ago. The sail was gone, the food supplies were gone; the vessel had been wrecked by the heavy seas of a Pacific storm.

Tortensen, Viking, sails no more. But the story of his brave voyage, of his last cruise on the sea he loved will be spun for years to come along the waterfronts of the Pacific.

STRENUOUS TIMES AFTER CIVIL WAR

The dearth of houses and high rentals are not unprecedented; practically the same situation prevailed following the Civil War, according to William Shepard.

"I was then living on the west side of Lafayette Avenue, near Marcy Avenue, Brooklyn, and occupied a three-family brick house," said Mr. Shepard. "The rental was \$250 a year. The landlord served warning that because of the high cost of living he would have to raise the rent to \$600 a year. A friend living on Staten Island advised me to move there and where rents were cheaper. This was in 1866. I did so, renting a two and a half-story frame house on St. Paul's Avenue, Tompkinsville, for \$300 a year. But in those days there were no improvements in dwelling houses.

A short time ago I saw the house in Brooklyn where I had lived fifty-four years ago. Aside from the installation of modern improvements it was unchanged. We thought in 1866 that the \$300 I was paying for a year's habitation of the three-story house at Lafayette and Marcy Avenues was a high figure. Before that I had rented three-story brick houses near that spot for \$110 and \$150 a year.

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My head at the top and back was absolutely bald. The scalp was shiny. An expert said that he thought the hair roots were extinct, and there was no hope of my ever having a new hair growth.

Yet now, at an age over 66, I have a luxuriant growth of soft, strong, lustrous hair! No trace of baldness. The pictures shown here are from my photographs.

INDIANS' SECRET OF HAIR GROWTH



Photo when bald.

At a time when I had become discouraged at trying various hair lotions, tonics, specialists' treatments, etc., I came across, in my travels, a Cherokee Indian "medicine man" who had an elixir that he asseverated would grow my hair. Although I had but little faith, I gave it a trial. To my amazement a light fuzz soon appeared. It developed, day by day, into a healthy growth, and ere long my hair was as prolific as in my youthful days.

That I was astonished and happy is expressing my state of mind mildly. Obviously, the hair roots had not been dead, but were dormant in the scalp, awaiting the fertilizing potency of the mysterious pomade.

I negotiated for and came into possession of the principle for preparing this mysterious elixir, now called Kotalko, and later had the recipe put into practical form by a chemist.

That my own hair growth was permanent has been amply proved. Many men and women, also children, have reported satisfactory results from Kotalko.



From recent photo.

How YOU May Grow YOUR Hair



For women's hair.

My honest belief is that hair roots rarely die even when the hair falls out through dandruff, fever, excessive dryness or other disorders. I have been told by experts that often when hair falls out the roots become imbedded within the scalp, covered by hard skin, so that they remain for a time like bulbs or seeds in a bottle which will grow when fertilized. Shampoos (which contain alkalis) and hair lotions which contain alcohol are enemies to the hair, as they dry it, making it brittle. Kotalko contains those elements of nature which give new vitality to the scalp and hair. To prove the GENUINENESS of Kotalko, I will send the recipe FREE on request. Or I will mail a testing box of Kotalko with the recipe for 10 cents, silver or stamps, if you mention this publication. Satisfy yourself. You want to stop falling hair, eliminate dandruff or cover that bald spot with healthy hair. Get the dime testing box NOW, apply once or twice daily—watch in your mirror! Address:

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SAVING SHIPS AFIRE

Common enough are smoldering fires on board ships. In many cases they are comparatively harmless. They arise mostly from spontaneous combustion caused by piling large quantities of coal in close quarters.

It is said there is not much danger from such a fire; hardly any on an iron or steel ship. The first protective measure is to exclude the air, so that the fire can only smolder. Then the bunker is flooded with water, which usually serves to extinguish the fire.

Even in wooden ships the danger from smoldering fire is not half so great as has been pictured by landmen. This is illustrated by the experience of the captain of the Twin Brothers engaged some years ago in the wheat trade between San Francisco and Liverpool. The vessel was returning from the latter port with a thousand tons of coal in the hold as ballast. Just after she rounded Cape Horn it was discovered that the coal was on fire.

There was a steam pump on board, and after closing the lower hatches the crew flooded the hold until the ship had

(Continued on
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SAVING SHIPS AFIRE

(Continued from
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settled about four feet lower in the water. No one was frightened and every one was confident that the ship would be safely brought into port at San Francisco. Call was made at Valparaiso but not a man deserted the ship.

The vessel was seventy-two days in reaching San Francisco from the Horn, and all that time the coal burned, and little streams of smoke could be seen coming through the cracks in the deck. Arriving at San Francisco the Twin Brothers sailed out on the mud flats and was flooded until she settled almost even with her upper deck. This extinguished the fire.

The appearance of the vessel after all this was pretty fair evidence what a ship may survive in the way of fire damage. In a dozen places the bottom had burned through, and all that was between the crew and the deep sea was the thin sheet of copper bottom. The weight of the coal and the pressure of the water kept about equal strain on both sides of the copper sheeting, and it had not broken through, although it was little thick than an ordinary tin pan.

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THE TURTLE'S NEST.

One day in early summer a lady living in western Maine noticed a turtle acting strangely in her garden. Going out to it she found it had laid a dozen or more eggs under a bit of bank and was covering them with sand. Though the sand about the nest was packed hard the old turtle would work a quantity loose with her claws; then with her hind feet she would push it carefully over the eggs. When they were completely covered she departed to a stream at the foot of the garden. She had chosen the spot well, for overhanging turf effectually protected the eggs from harm by weather or by the feet of passersby.

A guest to whom the secret of the nest was revealed was much interested in it, and before leaving he exacted a promise that he should be told when the eggs hatched. Meanwhile, he asked various persons how long turtle's eggs usually incubated, but got no satisfactory answer.

On September 8, exactly three months after the turtle laid the eggs, the guest came again. Learning that the eggs had not hatched, he concluded they must have spoiled. Removing a portion of the earth from the nest, he broke one of the eggs, which were about three-fourths of an inch in diameter, light colored and encased in a covering similar to that of a soft shelled hen's egg. He found a live turtle, but it was not fully developed and lived only a few days.

On November 12 the guest returned to his home, after an absence of a few days, and found a small package in his mail. It contained a live turtle with a shell about the size of a silver quarter. The little fellow had been in the package three days. The eggs, a note explained, had hatched at last, and all the young turtles, except the one in the package, had made their way to the nearby brook as soon as they were safely out of the shell. The period of incubation was a little more than five months.

The lively little captive flourished in a vessel of water provided with an islet of rock and moss. It ate fish, either raw or cooked, and any sort of table scrap. But invariably it took the bits of food below the surface of the water before eating them.

FAME AND FORTUNE WEEKLY

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